JOHN BULL

Vol. XI. No. 267. | SATURDAY, JULY 15, 1911. | ONE PENNY

[Registered at the G.P.O. as a Newspaper.]

No. 265574

For meaning of this No. see Page ii. of cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

"JOHN BULL'S"
Companion Publications.

"MRS. BULL"

A LIVE PAPER FOR LIVE WOMEN.

Published Every Tuesday,

ONE PENNY.

"LOTINGA'S WEEKLY"

A REAL PICTORIAL SPORTING JOURNAL.

Published Every Wednesday.

ONE PENNY.

SEASIDE ENTERTAINMENT COUPON.

Available until JULY 19 See page 101

FURNITURE,
—SECONDHAND—
IMPORTANT PRIVATE SALE.

The NEWMAN and OXFORD STREET FURNITURE and ANTIQUE DEPOSITORIES (Ltd.) OFFER the FOLLOWING GENERAL HOUSEHOLD EFFECTS, including DRAWING-ROOM, DINING-ROOM, and BED-ROOM FURNITURE, PLATE, LINEN, CARPETS, PIANOS, etc., etc., removed from Marlborough Place (Brighton), Lissenden Gardens (Highgate), Dover Road (Blackheath), Belgrave Square, S.W., 1, Hyde Park Place, W., Theobald's Park, and elsewhere: Magnificent pieces of furniture, half the original cost. No reasonable offer will be refused. The following are some of the bargains obtainable:

The BED-ROOM FURNITURE comprises: Iron bedsteads, from 9s.; black and brass bedsteads, from 10s.; full-size black and brass bedstead, 11s.; 4ft. 6in. oak bedstead, with wire mattress, 30s.; 10 oak bedsteads, 14s. 6d.; very fine pair brass twin bedsteads, £4 10s.; large-size mahogany bedstead, inlaid, with wire mattress, £3 10s.; all-brass bedstead, full size, £2 7s. 6d.; pair mahogany twin bedsteads, fitted with wire mattresses, £2 19s. 6d.; pair all-brass Italian bedsteads, £6 10s.; a square tube all-brass Italian bedstead, £8 8s.; and several others up to 20 guineas; several white-enamelled bed-room suites, from £4 5s.; oak bedroom suites £4 10s. three solid oak bedroom suites, with side cheval glasses to dressing-table, £5 5s. each; satin-walnut bed-room suite, with cheval wings to dressing-table, £6 10s.; a walnut bed-room suite, £7 5s.; an inlaid Sheraton design bed-room suite £7 10s.; a similar suite, £10 10s.; 4ft. 6in. inlaid Sheraton design bedroom suite, £11 11s.; 5ft. inlaid Sheraton design bed-room suite, £18 18s.; 5ft. mahogany bed-room suite, £19 19s.; 6ft. Sheraton design bed-room suite, 24 guineas; 6ft. mahogany bed-room suite, 27 guineas; 6ft. walnut bed-room suite, 22 guineas; 7ft. inlaid suite, 40 guineas; 7ft. Louis bed-room suite, most exquisite design, 80 guineas; six inlaid Sheraton design chests, from £2 2s. each; 6ft. walnut wardrobe, 15 guineas; 16in. walnut boot-stand, 21s.; 2ft. 6in. Empire mahogany washstand and writing-table combined, 60s.; 4ft. 6in. burr walnut hanging wardrobe.

The DINING-ROOM FURNITURE comprises: Most massive, Elizabethan design dining-room set, consisting of sideboard, overmantel, and suite upholstered in red leather, £15 15s.; 7ft. mahogany sideboard, £9 10s.; 20 old-design dining-room chairs, upholstered in real morocco, £1 1s. each; magnificent solid oak dining-room set, £9 10s.; oak suite, upholstered in green pegamoid, £3 15s.; sideboard to match, £7 7s. overmantel, 45s.; Chippendale dining-room set, £10 10s.; Queen Anne mahogany dining-room set, £7 18s. 6d.; solid oak sideboard, £3 10s.; 20ft. extending dining-table, £5 5s.; fumed-oak dining-room set, consisting of sideboards, six chairs, two carved chairs, overmantel, rug, etc., will accept £13 13s. let; a most superb Chesterfield and two club large easy chairs, upholstered in green leather, £14 14s. set; a Sheraton design sideboard, £5 15s.; mahogany bookcase, £2 18s. 6d.; mahogany writing bureau, 32s. 6d.; several overmantels, from 15s.; about 20 dining-tables, extending different lengths, from 17s.6d.; about 50 odd dining-room chairs, all to be sold with no reserve; 20in. inlaid mahogany revolving bookcase, 45s.; 4ft. 6in. walnut pedestal cylinder writing-table, £9 15s.

The DRAWING-ROOM FURNITURE comprises: Very fine drawing-room suite, £2 10s.; another elaborate drawing-room suite, £5 15s.; satin-wood drawing-room suite, £6 10s.; Sheraton design drawing-room suite, £7 10s.; most elegant French design drawing-room suite, Louis XIV., upholstered in French tapestry, £19 19s.; Chesterfield drawing-room suite, most exquisite design, £17 17s.; set of Dutch marqueterie inlaid chairs, £14 14s.; most elegant Vernis Martin cabinet, £18 18s.; another one, £10 10s.; buhl cabinet, £12 12s.; table ensuite, £8 8s.; large Chesterfield, upholstered in silk, £6 6s.; two Chesterfields, £2 10s. each; Chippendale occasional tables, from 10s. 6d.; Sheraton design cabinet, £2 10s.; oval gilt table, £10 10s.; pair 9-light candelabras, 6gns.; pair 5-light candelabras, 10gns.; clock in ormolu case, 10gns.; Chippendale design cabinet, £5 10s.; two white enamelled overmantels, 18s. 6d. each; elegant piano, £7 10s., an upright grand piano, mahogany case, nearly new, with iron frame, £12 12s.; grand pianos by Steinway, Bechstein, Bluthner, Collard and Collard, etc.: about 50 reversible carpets, from 7s.; tapestry carpets, with border, from 14s. 6d.; also some elegant Brussels carpets, Axminster carpets, etc., from 18s. 6d. each; Mirzapore, Turkey, and Oriental carpets and rugs to match, from £2 10s. each; about 10 very large Axminster-Wilton carpets, from £5 5s. (worth considerably more). Great quantity of Hall Furniture. Also about six roll-top desks, from £4 7s. 6d. each; also quantity of Library and Office Furniture, about 20 vols. of books, large quantity of electro-plate, china, glass, cutlery, kitchen utensils, lace curtains, bed and table linen, etc. Country buyers should call and inspect these goods. All goods delivered, town or country, free of charge, or can remain stored free for 12 months. All goods can be seen where they are now lying, for the convenience of sale, any day, from nine till nine, except Saturday, when we close at seven, at

THE NEWMAN and OXFORD ST. FURNITURE and ANTIQUE DEPOSITORIES (Ltd.),

92, 93, and 94, NEWMAN STREET, OXFORD STREET, W. One door from Oxford Street, W., and three minutes from Tottenham Court Road, Oxford Circus, and all principal Tubes. Telephone 1307 Central. £150,000 of genuine secondhand furniture always on view; secondhand furniture bought to any extent. CAB FARES REFUNDED TO ALL PURCHASERS. CATALOGUES NOW READY. FULL PARTICULARS ON APPLICATION. WE UNDERTAKE TO SHIP ANY OF THESE GOODS FOR ABROAD.

A.B.C. GUIDE TO STOCK EXCHANGE.
(39th Edition.)

Stock Exchange Operations thoroughly explained, also Call Options. How to open an account with limited risk. How to avoid Broker's Commissions. Contains Highest and Lowest Sales for last 15 years. Gratis from Publishers—

FARROW, GRAHAM & CO.,
(Successors to **Freeborn, Franklin & Co.** Established 1869)
1, Bank Street, Royal Exchange, Manchester.

GRESHAM LIFE OFFICE.

Founded 1848. Assets £10,300,000

ENDOWMENT ASSURANCE POLICIES WITH CESSATION OF PREMIUMS DURING INCAPACITY (TEMPORARY OR PERMANENT)

VERY MODERATE PREMIUMS

Head Office:

ST. MILDRED'S HOUSE, POULTRY, LONDON, E.C.

JAMES H. SCOTT, *General Manager*

The Gresham Life Assurance Society, Limited.

What is Your Number?

Our Weekly Ballot for 50 Helpers at Two Guineas Apiece.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and published. To each of the holders of copies of JOHN BULL of specified date, bearing any of such numbers, we will, upon production within seven days of publication (a reasonable extension will be allowed to foreign and Colonial claimants) of a sufficient portion of the cover to identify the date and number, pay the sum of TWO GUINEAS in return for his using his best endeavour for one week to increase our circulation. Before the money is paid we require a full report of all work done.

The following claims have been received for our issue of June 3rd:—

G. W. ENGLAND, 53, Kenyon Road, Wavertree Liverpool. June 3rd. 450,763.
ARTHUR JOHN NUTT, 96, Murillo Road, High Road, Lee. June 3rd. 670,858.
W. McCAIG, 27, Church Street, Ayr, Scotland. June 3rd. 108,005
C. WINSKELL, 24, Peabody Cottages, Rosendale Road, Herne Hill, S.E. June 3rd. 703,121.
S. G. EPSTEIN, 71, Saltmarket, Glasgow. June 3rd. 364,231.

The following are the fifty numbers for our issue of June 17th:—

617	**176173**	**345323**	**498506**	**718937**
7080	**195787**	**364052**	**503364**	**734331**
30501	**200618**	**392673**	**506260**	**754008**
62460	**205764**	**396707**	**552384**	**769142**
86481	**236826**	**401140**	**566167**	**776669**
95117	**253013**	**433053**	**603252**	**798462**
105627	**276088**	**448757**	**629651**	**799251**
133833	**276395**	**465675**	**648363**	**803984**
153016	**301437**	**473214**	**675396**	**834431**
168646	**327893**	**483571**	**693695**	**852380**

INITIAL NOUGHTS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF COURSE, RECKONED.

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED AUGUST 12TH (PUBLISHED AUGUST 10TH).

The John Bull League.

APPLICATION FOR MEMBERSHIP.

The General Secretary,
93, Long Acre, London, W.C.

Please enrol me as a Member and send me a Membership Badge, for which I enclose P.O. for 6d.

Name .....

Address .....

....

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

Vol. XI. No. 267. Saturday, July 15th, 1911. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, at 93, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.
All editorial inquiries MUST BE MADE BY LETTER.

TO ADVERTISERS.

All applications for advertising spaces to be made to Messrs. Odhams Ltd., Advertising Dept., 93, Long Acre, London, W.C.

SUBSCRIPTION RATES.

United Kingdom.		Foreign and Colonial.	
1 year	6s. 6d.	1 year	8s. 8d.
6 months	3s. 3d.	6 months	4s. 4d.
3 months	1s. 8d.	3 months	2s. 2d.

Money Orders, etc., to be made payable to Odhams Limited, and forwarded to Publishing Department, Odhams Limited.

TO READERS ABROAD.

JOHN BULL *is on sale at all Bookstalls and Newsagents throughout Great Britain and Ireland and the Continent as follows:—Paris, at the Railway Stations—Nord, Ouest, P.L.M., Orleans, l'Est; t[illegible]ncipal Kiosques on the Boulevards, etc.; Messrs. W. H. Smith & Son's Bookshop, 248, rue de Rivoli; Libraries—Timotei, rue Castiglione; Brentano's, Avenue de l'Opera; Byron, rue Castiglione; Galignani, 224, rue de Rivoli; Anglaise, Avenue Victor Hugo; Charruet, rue d'Isty; Lebeau, Avenue Kleber; F. Tennant Pain, 18, rue Favart, Wholesale and Continental Representative. Railway Bookstalls and principal Libraries at Marseilles, Hyeres, Cannes, St. Raphael, Nice, Beaulieu, Monaco, Monte Carlo, Mentone. It is also obtainable through Messrs. Gordon & Gotch's Agencies in the Colonies.*

The John Bull League.

SHEFFIELD AND DISTRICT BRANCH.

The Attercliffe Division of the above Branch
HAVE ARRANGED
AN EXCURSION TO CONISBORO'.
ON SUNDAY, JULY 16th.

The train leaves Sheffield (Victoria, G.C.R.) at 2 p.m.; Attercliffe, 2.5 p.m.
RETURN FARE, SIXPENCE.

A really excellent tea will be provided at the Castle Hotel at a charge of 9d. each, and twelve boats will be available for use on the river at a moderate charge. It is hoped that everyone interested in the League in this District will attend, and early application for tickets is earnestly requested.

Full and Tea Tickets may be obtained from Messrs. W. H. Chapman, 73, Willoughby Street, Firth Park; T. J. Lalor, 9, Hinde House Lane, Pitsmoor; J. H. Froggatt, 70, Leader Road, Hillsbro'; L. V. Allen, 16, Ashdell Road, Broomhill; G. Farmer, 167, Corby Street; S. Watkinson, 7, Chipchase Place; H. Kelsey, Fir Vale; or T. J. Lee, 253, School Road, Crookes.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

EXPEDITION.

The Court of Appeal has readily granted our application to expedite the hearing of the appeal against what is now generally known as "the £50,000 verdict." So we shall not have to wait several months before knowing the opinion of the Lords Justices. If necessary, we shall take the case to the House of Lords—but we hope, and believe, the necessity will not arise.

NO SALARY FOR M.P.'s.

After all, M.P.'s are not to get a salary—at any rate, at present. The Government finds that the man in the street doesn't value the services of his member sufficiently to be willing to pay for them. Another nasty blow to the Party system.

PARROT PHRASES.

There is a certain amount of danger about political phrases. Even Mr. Churchill contrived to convey an impression of insincerity by his pretty little jest about terminological inexactitudes. As for Mr. Asquith's parrot invitation to Wait and See, it is coming to be regarded as not only impertinent but childish. As a shuttlecock in the game of party politics it may have served its turn, but when applied to critical events affecting our imperial existence, it is time that there should be an invitation to cease this fooling.

THE PORTUGUESE PRETENDER.

When there were rumours of a Royalist rising at Lisbon, some journalists went to ask Dom Manoel what it meant. The reply was that he had gone to bed, and anyhow it could not mean anything. Next day he had to deny a rumour that he was spending the week-end in Paris. There is a fine hero for whom men may well be content to fight and die! But what on earth is Dom Miguel doing all this time? The new Republic has not been such an enormous success after all.

POLICE!

We hear nasty rumours of gathering discontent and unrest on the part of the London police. Even the word "strike" has been whispered during the past few days. There are some strikes too terrible to contemplate—and this assuredly would be one of them. Manchester is but a token.

THE MAINE ARGUMENT.

In 1898, a Yankee ship perished from spontaneous combustion. The Yankees asserted that the explosion must have been caused by a Spanish submarine. Now, after thirteen years, they have pulled their vessel out of the water and discovered that the Spaniards could not have been responsible. Meanwhile, their mistake was made the pretext for a war of aggression and the seizure of Cuba, Porto Rico and the Philippines. Would it not be a graceful act of belated justice if those colonies were now returned with an apology and an indemnity to Spain? It is not as if the Yankees had been able to make any good use of their stolen property. And what about that diver who went down and "discovered" that the rent in the vessel "*must* have been caused by an outside agency"? Will he return the gold watch which President McKinley presented to him?

Baroness Orczy's great New Serial starts in "Mrs. Bull" on July 18th.

Inaccurate.

There is no truth whatever in the current gossip that, by way of improving the flavour of the gum on the new stamps, the Postmaster-General has instructed the manufacturers to mix into it a suitable quantity of essence of lemon. This scandalous aspersion on the character of Mr. Samuel is, therefore, refuted once and for all. The present flavour of decomposed anchovies is officially regarded as satisfactory.

The Llan Royal Picnic.

It seems that the Llan Royal Picnic in Cae Cardon Field, Llangynwyd village, has been made "unusually interesting this year"—so the handbill before us states—by the presence of "his Royal Highness Don Carlos Clausius Juan del Castello, Duke of Lima, son of a late President of Peru, nephew of Don Carlos, claimant to the Spanish throne." As we were not at the picnic, we did not see his Royal Highness "in a dress of his own making, a wonder in beadwork, to represent an Indian Chief as he appears at a great tribal festival, accompanied by the squaw Kai-Wha-Kie," but we doubt very much whether the statement of the programme that "at the end he will be burnt as a sacrifice according to the ancient Indian custom" was justified by the event. Indeed, as "he kindly volunteered his assistance at this year's picnic because he is a thorough Churchman and has attached himself to the parish church of Llan (proceeds for the Church funds)," it seems probable that his Royal Highness is still unincinerated, and even unfried. If he ventures into Spain, however, he probably will get it hot.

Brekekekex-coax.

Jim Crow writes:—"The French should remember that, when frogs expand themselves too generously, they run risks of bursting. No doubt some of them have been fairly successful within the limitations of the recent aviation contest, but that is no reason for asserting that they are the pioneers of modern civilisation. Why not wait and see what happens in Morocco?"

The Villains!

A man who had "walked 49 miles without a bite and was sinking with hunger," and was tempted to steal some polony he saw in a shop window at Mansfield, has been sentenced by the Mansfield magistrates to seven days' hard labour. A man who was watching the Coronation procession from a second floor window in Fleet Street, London, and in throwing a banana to a soldier beneath, "just missed the officer in charge," has been fined 40s. and costs and told by Sir William Dunn that he ought to be ashamed of himself. Now if the man at Mansfield had happened to be in the Coronation crowd in Fleet Street he might have caught the banana, in which case he would probably not have stolen the polony and if—but polonies and magistrates have always puzzled our understanding.

Funerals and Weddings.

A correspondent wants to know whether there is anything new in Marie Corelli's description of the Coronation, whether all the English Kings and Queens have not been crowned with magnificence and splendour, and whether there is not a class of people who would wait up all night to see a free sight—even to see a fellow creature hanged, as they did in the days of public executions. But we do not understand why he talks about "the morbid curiosity of the stragglers who get round your door and stare at funerals and weddings." Surely weddings could not properly be described as morbid, even when the bride failed to turn up.

Very Like a Whale.

Supposing a party of intrepid travellers came to grief in a distant port and were left struggling on the sands, would not they expect rudimentary hospitality and assistance, even from the most savage natives? Would not they feel serious ground for complaint if the population came down to stare at them and speculate as to the money which might be made out of them; if small boys began to experiment upon them with their pocket-knives, and if no effort whatever were made to speed them on their way? That seems to have been the fate of a school of whales which found itself stranded on the beach at Penzance. No doubt they are usually regarded as fair game, and the descendants of wreckers must have found a certain temptation in the possibility of making profit out of their unwilling visitors, but we think some steps might have been taken to prevent mutilation by children, even though the temptation to extract whalebone may have been a great one.

A Living Picture.

We recently advised one of our correspondents to hesitate before paying two guineas for bioscope tuition. Another reader now informs us that he saw our warning too late. He paid two guineas on receiving an assurance that he could learn the business in a fortnight, but he found that it was hopeless to expect to work a bioscope without becoming an expert electrician, for which a fortnight's tuition would be useless. However, our correspondent was induced to spend £17 10s. on a machine which he found himself unable to work. The result is that he has parted with all his savings.

On the Wheel.

Here is a strange case. A reader was summoned to contribute to the support of his parents, who were receiving out-door relief. He attended to explain that he was utterly unable to contribute, and he thinks he was just about to get off when it leaked out that he had come on a motor-cycle lent him by a friend, to save travelling expenses. The use of the cycle was considered evidence of means, and an order was made to pay two shillings a week, although our correspondent's earnings do not amount to more than ten shillings, all told. Then the Relieving Officer swore that our correspondent had no children, whereas he informs us that he has two, one aged seven and the other nine years. This is clearly a case for an appeal—but what would it cost?

Oh——!

We are told of a Jersey postman who bought a cycle out of his own money, thinking to distribute the letters more quickly and thereby benefit the public. Two hours had been allowed him to complete his round, but by the aid of his cycle he was able to do it in an hour and a half. The only result was that a shilling was deducted from his wages. When he enquired why he received only 7s. 6d. instead of 8s. 6d., he was told that he got over his round too quickly, and that the full two hours should be taken. So he has reverted to walking, as there is nothing to be gained by keeping his own cycle and defraying the cost of tyres, etc., and losing 1s. off his wages. We wonder whether any private firm would treat an enterprising employee in this way.

The Daily Mew.

Talk of Saul among the prophets! Here is dear old granny *Daily News* protesting against "kill-joy precautions" at the Coronation. But she has evidently misunderstood the meaning of the word kill-joy. We assure her that if she were to find a pleasure in committing happy despatch, no one would dream of interfering.

"Fire in Stubble," Baroness Orczy's great New Serial,

DOUBLE AND QUITS.

Quite a nice little game of battledore and shuttlecock is going on between the Bishop of London and Mr. Jones, of Poplar. It appears that Mr. Jones was so indiscreet as to brawl in a church, but the parson refrained from having him up at the police court, and got the Bishop to excommunicate him instead. Now in the old days there was a fine romance about excommunication. It meant not only that you were debarred from partaking of the Communion, but that all respectable people put you "in coventry," that your life was made a burden to you in this world as a foretaste of what it would be in the next. But now excommunication has become even less dreadful than a county court summons. Indeed, it is quite as much a matter of bargaining. After a great deal of chatter and correspondence, Mr. Jones was forgiven on his making an apology and promising to be a good boy and never attend Nonconformist services again. So far so good, and we can picture to ourselves the unctuous delight with which the Bishop contemplated the effect of his mediæval procedure. But presently Mr. Jones again proved himself a bad son of the Church, accused his vicar of terminological inexactitudes, and withdrew his apology. Thereupon the Bishop withdrew his forgiveness, and Mr. Jones is now to be considered a leper and a pariah once more. The whole episode strikes us as somewhat undignified, and reminds us of an anecdote which an Oriental archimandrite once told us against himself. He had lost his way in the country, and asked a boy: "Where does this road go to?" The boy replied: "The road doesn't go anywhere, it remains where it is." "Curse you for an impudent little rascal," said the archimandrite in a huff. "And I give your Beatitude my blessing." was the boy's sarcastic retort. The ecclesiastic walked on, and then reflected that the boy had given him a lesson in Christian charity, answering a curse with a blessing. So he retraced his footsteps and said humbly, "I am sorry for what I said just now; I withdraw it entirely." "I beg that your Beatitude will not distress yourself unduly," the boy returned; "I also hasten to withdraw what I said."

TOO PREVIOUS.

Quite a nice little story comes from Enghien. A Yankee was playing baccarat in the Casino there and remarked to a friend, "I have now lost my last louis," meaning merely the last one he had brought with him. Then he took a little box out of his pocket and slipped a white lozenge into his mouth. Before he could say whatever is the Yankee equivalent for knife, four attendants seized him from behind and carried him off struggling to the police-station, where a doctor poured a strong emetic down his throat. It was not before unpleasant consequences had ensued that he was able to explain that the lozenge contained nothing more poisonous than quinine.

WHY ADVERTISE?

Some questions for the Notts Education Committee: Is it true that they appointed the head-mistress of the Sutton-in-Ashfield Central Girls' School eight days before the advertisement appeared in the *Schoolmaster*? Is it true that the principal assistants for the Kirkby-in-Ashfield School, as well as the remainder of the staff, were appointed a week before the advertisement appeared? And is it true that for the post of Chief Assistant a Mr. Pickard and a Mr. Shacklock tied in the voting, and that as Mr. Shacklock's father is on the Education Committee and voted, the Chairman refused to give his casting vote, the appointment being left over for the decision of the Head Master?

EASTBOURNE'S DOGS.

Subject to the approval of the Local Government Board, anybody at Eastbourne who in future assembles to incite a dog to bark by throwing a stick into the sea or by any other means, will be fined 40s. and costs. It is rumoured that the Town Council have in view further by-laws prohibiting squalling babies, screeching cats, neighing horses, bellowing bulls, and braying asses; no, not braying asses—that is our mistake. The asses may proceed as usual.

ANOTHER POET.

An inmate of the Ecclesall (Sheffield) workhouse has broken out into poetry apropos of the Coronation festivities in that over-rated institution. He says: "'Twas a day of great rejoicing, and given by royal decree; not so the Ecclesall paupers, they were of low degree. The Guardians had a meeting, their decision was quite clear, under no consideration should the inmates have some beer." He has other grievances; but beside this one they pale into insignificance. Guardians who deprive the poor pauper of his beer are certainly deserving of being turned into poetry. One bad turn deserves another.

IN THE PAY OF THE POLICE.

A police case dismissed by the West Smethwick magistrates a few days since has many of the features familiar to our readers. A local publican was charged with permitting betting upon his premises. A constable named Wright was sent to the house in disguise; accompanied by a man who admitted he was "in the employ of the police," whom they provided with money for the purpose of making bets; "if he won he put it into his pocket and did not pay it into the borough treasury." The constable and this man swore that the bets had been made in the presence of the landlord with a bookmaker named Aspey. The landlord said Aspey was excluded from the house before last Christmas for insulting his wife, and had not since been there to his knowledge. Aspey himself said he had not been there for some months. Witness after witness corroborated this defence. The evidence was, in fact, so overwhelmingly and so decisively against the story of the police and their hired spy, that the magistrates stopped the case and dismissed the charge. Accepting that the police evidence was honest but mistaken, nothing can be more objectionable as a method of obtaining convictions against publicans than that the police and their hirelings should enter licensed premises and commit offences with a view of proving that others are allowing them to be committed. It taints their evidence at the source, and in the absence of strong, independent corroboration it ought to be regarded with grave suspicion.

KIND HEARTS AT WESTON-SUPER-MARE.

Kind hearts are more than coronets. A fortnight or so since, the Town Council of Weston-super-Mare stopped the chimes of the town hall clock for a week out of consideration for a local invalid, and a few mornings afterwards set to work a steam-roller, with a scarifier attached, a few yards from his house. We are not amazed that the invalid has since died. He is not the only one who has been killed by kindness.

CONVERTING THE JEWS.

According to the Rev. D. Wasserzug, a Jewish rabbi, "of the many thousands of pounds subscribed for the conversion of the Jews, by far the greater portion is spent in decoying children from their parents by means of sweets and treats and in luring miserable starvelings and broken-down consumptives to sell their birthright for a mess of pottage." We do protest against this shocking waste of lollypop.

Begins in "Mrs. Bull," on sale everywhere, July 18th.

Inaccurate.

There is no truth whatever in the current gossip that, by way of improving the flavour of the gum on the new stamps, the Postmaster-General has instructed the manufacturers to mix into it a suitable quantity of essence of lemon. This scandalous aspersion on the character of Mr. Samuel is, therefore, refuted once and for all. The present flavour of decomposed anchovies is officially regarded as satisfactory.

The Llan Royal Picnic.

It seems that the Llan Royal Picnic in Cae Cardon Field, Llangynwyd village, has been made "unusually interesting this year"—so the handbill before us states—by the presence of "his Royal Highness Don Carlos Clausius Juan del Casteilo, Duke of Lima, son of a late President of Peru, nephew of Don Carlos, claimant to the Spanish throne." As we were not at the picnic, we did not see his Royal Highness "in a dress of his own making, a wonder in beadwork, to represent an Indian Chief as he appears at a great tribal festival, accompanied by the squaw Kai-Wha-Kie," but we doubt very much whether the statement of the programme that "at the end he will be burnt as a sacrifice according to the ancient Indian custom" was justified by the event. Indeed, as "he kindly volunteered his assistance at this year's picnic because he is a thorough Churchman and has attached himself to the parish church of Llan (proceeds for the Church funds)," it seems probable that his Royal Highness is still unincinerated, and even unfried. If he ventures into Spain, however, he probably will get it hot.

Brekekekex-coax.

Jim Crow writes:—"The French should remember that, when frogs expand themselves too generously, they run risks of bursting. No doubt some of them have been fairly successful within the limitations of the recent aviation contest, but that is no reason for asserting that they are the pioneers of modern civilisation. Why not wait and see what happens in Morocco?"

The Villains!

A man who had "walked 49 miles without a bite and was sinking with hunger," and was tempted to steal some polony he saw in a shop window at Mansfield, has been sentenced by the Mansfield magistrates to seven days' hard labour. A man who was watching the Coronation procession from a second floor window in Fleet Street, London, and in throwing a banana to a soldier beneath, "just missed the officer in charge," has been fined 40s. and costs and told by Sir William Dunn that he ought to be ashamed of himself. Now if the man at Mansfield had happened to be in the Coronation crowd in Fleet Street he might have caught the banana, in which case he would probably not have stolen the polony and if—but polonies and magistrates have always puzzled our understanding.

Funerals and Weddings.

A correspondent wants to know whether there is anything new in Marie Corelli's description of the Coronation, whether all the English Kings and Queens have not been crowned with magnificence and splendour, and whether there is not a class of people who would wait up all night to see a free sight—even to see a fellow creature hanged, as they did in the days of public executions. But we do not understand why he talks about "the morbid curiosity of the stragglers who get round your door and stare at funerals and weddings." Surely weddings could not properly be described as morbid, even when the bride failed to turn up.

Very Like a Whale.

Supposing a party of intrepid travellers came to grief in a distant port and were left struggling on the sands, would not they expect rudimentary hospitality and assistance, even from the most savage natives? Would not they feel serious ground for complaint if the population came down to stare at them and speculate as to the money which might be made out of them; if small boys began to experiment upon them with their pocket-knives, and if no effort whatever were made to speed them on their way? That seems to have been the fate of a school of whales which found itself stranded on the beach at Penzance. No doubt they are usually regarded as fair game, and the descendants of wreckers must have found a certain temptation in the possibility of making profit out of their unwilling visitors, but we think some steps might have been taken to prevent mutilation by children, even though the temptation to extract whalebone may have been a great one.

A Living Picture.

We recently advised one of our correspondents to hesitate before paying two guineas for bioscope tuition. Another reader now informs us that he saw our warning too late. He paid two guineas on receiving an assurance that he could learn the business in a fortnight, but he found that it was hopeless to expect to work a bioscope without becoming an expert electrician, for which a fortnight's tuition would be useless. However, our correspondent was induced to spend £17 10s. on a machine which he found himself unable to work. The result is that he has parted with all his savings.

On the Wheel.

Here is a strange case. A reader was summoned to contribute to the support of his parents, who were receiving out-door relief. He attended to explain that he was utterly unable to contribute, and he thinks he was just about to get off when it leaked out that he had come on a motor-cycle lent him by a friend, to save travelling expenses. The use of the cycle was considered evidence of means, and an order was made to pay two shillings a week, although our correspondent's earnings do not amount to more than ten shillings, all told. Then the Relieving Officer swore that our correspondent had no children, whereas he informs us that he has two, one aged seven and the other nine years. This is clearly a case for an appeal—but what would it cost?

Oh——!

We are told of a Jersey postman who bought a cycle out of his own money, thinking to distribute the letters more quickly and thereby benefit the public. Two hours had been allowed him to complete his round, but by the aid of his cycle he was able to do it in an hour and a half. The only result was that a shilling was deducted from his wages. When he enquired why he received only 7s. 6d. instead of 8s. 6d., he was told that he got over his round too quickly, and that the full two hours should be taken. So he has reverted to walking, as there is nothing to be gained by keeping his own cycle and defraying the cost of tyres, etc., and losing 1s. off his wages. We wonder whether any private firm would treat an enterprising employee in this way.

The Daily Mew.

Talk of Saul among the prophets! Here is dear old granny *Daily News* protesting against "kill-joy precautions" at the Coronation. But she has evidently misunderstood the meaning of the word kill-joy. We assure her that if she were to find a pleasure in committing happy despatch, no one would dream of interfering.

"Fire in Stubble," Baroness Orczy's great New Serial,

DOUBLE AND QUITS.

Quite a nice little game of battledore and shuttlecock is going on between the Bishop of London and Mr. Jones, of Poplar. It appears that Mr. Jones was so indiscreet as to brawl in a church, but the parson refrained from having him up at the police court, and got the Bishop to excommunicate him instead. Now in the old days there was a fine romance about excommunication. It meant not only that you were debarred from partaking of the Communion, but that all respectable people put you "in coventry," that your life was made a burden to you in this world as a foretaste of what it would be in the next. But now excommunication has become even less dreadful than a county court summons. Indeed, it is quite as much a matter of bargaining. After a great deal of chatter and correspondence, Mr. Jones was forgiven on his making an apology and promising to be a good boy and never attend Nonconformist services again. So far so good, and we can picture to ourselves the unctuous delight with which the Bishop contemplated the effect of his mediæval procedure. But presently Mr. Jones again proved himself a bad son of the Church, accused his vicar of terminological inexactitudes, and withdrew his apology. Thereupon the Bishop withdrew his forgiveness, and Mr. Jones is now to be considered a leper and a pariah once more. The whole episode strikes us as somewhat undignified, and reminds us of an anecdote which an Oriental archimandrite once told us against himself. He had lost his way in the country, and asked a boy: "Where does this road go to?" The boy replied: "The road doesn't go anywhere, it remains where it is." "Curse you for an impudent little rascal," said the archimandrite in a huff. "And I give your Beatitude my blessing," was the boy's sarcastic retort. The ecclesiastic walked on, and then reflected that the boy had given him a lesson in Christian charity, answering a curse with a blessing. So he retraced his footsteps and said humbly, "I am sorry for what I said just now; I withdraw it entirely." "I beg that your Beatitude will not distress yourself unduly," the boy returned; "I also hasten to withdraw what I said."

TOO PREVIOUS.

Quite a nice little story comes from Enghien. A Yankee was playing baccarat in the Casino there and remarked to a friend, "I have now lost my last louis," meaning merely the last one he had brought with him. Then he took a little box out of his pocket and slipped a white lozenge into his mouth. Before he could say whatever is the Yankee equivalent for knife, four attendants seized him from behind and carried him off struggling to the police-station, where a doctor poured a strong emetic down his throat. It was not before unpleasant consequences had ensued that he was able to explain that the lozenge contained nothing more poisonous than quinine.

WHY ADVERTISE?

Some questions for the Notts Education Committee: Is it true that they appointed the head-mistress of the Sutton-in-Ashfield Central Girls' School eight days before the advertisement appeared in the *Schoolmaster*? Is it true that the principal assistants for the Kirkby-in-Ashfield School, as well as the remainder of the staff, were appointed a week before the advertisement appeared? And is it true that for the post of Chief Assistant a Mr. Pickard and a Mr. Shacklock tied in the voting, and that as Mr. Shacklock's father is on the Education Committee and voted, the Chairman refused to give his casting vote, the appointment being left over for the decision of the Head Master?

EASTBOURNE'S DOGS.

Subject to the approval of the Local Government Board, anybody at Eastbourne who in future assembles to incite a dog to bark by throwing a stick into the sea or by any other means, will be fined 40s. and costs. It is rumoured that the Town Council have in view further by-laws prohibiting squalling babies, screeching cats, neighing horses, bellowing bulls, and braying asses; no, not braying asses—that is our mistake. The asses may proceed as usual.

ANOTHER POET.

An inmate of the Ecclesall (Sheffield) workhouse has broken out into poetry apropos of the Coronation festivities in that over-rated institution. He says: "'Twas a day of great rejoicing, and given by royal decree; not so the Ecclesall paupers, they were of low degree. The Guardians had a meeting, their decision was quite clear, under no consideration should the inmates have some beer." He has other grievances; but beside this one they pale into insignificance. Guardians who deprive the poor pauper of his beer are certainly deserving of being turned into poetry. One bad turn deserves another.

IN THE PAY OF THE POLICE.

A police case dismissed by the West Smethwick magistrates a few days since has many of the features familiar to our readers. A local publican was charged with permitting betting upon his premises. A constable named Wright was sent to the house in disguise; accompanied by a man who admitted he was "in the employ of the police," whom they provided with money for the purpose of making bets; "if he won he put it into his pocket and did not pay it into the borough treasury." The constable and this man swore that the bets had been made in the presence of the landlord with a bookmaker named Aspey. The landlord said Aspey was excluded from the house before last Christmas for insulting his wife, and had not since been there to his knowledge. Aspey himself said he had not been there for some months. Witness after witness corroborated this defence. The evidence was, in fact, so overwhelmingly and so decisively against the story of the police and their hired spy, that the magistrates stopped the case and dismissed the charge. Accepting that the police evidence was honest but mistaken, nothing can be more objectionable as a method of obtaining convictions against publicans than that the police and their hirelings should enter licensed premises and commit offences with a view of proving that others are allowing them to be committed. It taints their evidence at the source, and in the absence of strong, independent corroboration it ought to be regarded with grave suspicion.

KIND HEARTS AT WESTON-SUPER-MARE.

Kind hearts are more than coronets. A fortnight or so since, the Town Council of Weston-super-Mare stopped the chimes of the town hall clock for a week out of consideration for a local invalid, and a few mornings afterwards set to work a steam-roller, with a scarifier attached, a few yards from his house. We are not amazed that the invalid has since died. He is not the only one who has been killed by kindness.

CONVERTING THE JEWS.

According to the Rev. D. Wasserzug, a Jewish rabbi, "of the many thousands of pounds subscribed for the conversion of the Jews, by far the greater portion is spent in decoying children from their parents by means of sweets and treats and in luring miserable starvelings and broken-down consumptives to sell their birthright for a mess of pottage." We do protest against this shocking waste of lollypop.

Begins in "Mrs. Bull," on sale everywhere, July 18th.

Cory Institutes at Cardiff.

With the resignation of two of the members of the Committee of the Cory Institutes, at Cardiff, attention is again drawn to the financial condition of these establishments. That they have a balance on the wrong side of the accounts is common knowledge. Whether their present financial condition is due to defective management is a question which the members should carefully consider; and the first step in that careful consideration, surely, is the appointment of a professional auditor to examine the accounts. The Cory Institutes fill a useful place in the life of Cardiff, and it would be a matter for regret if their activities were crippled through remediable causes.

Different Men, Different Minds.

A few days since, the Tunbridge Wells police saw a man "threading his way among people on the pavement and asking some of them to purchase post-cards, in order that he might get a night's lodging." As he had not a pedlar's licence, they took him into custody, and brought him before the borough magistrates, Mr. J. Neish and Mr. E. R. Beecroft, who gave him seven days' hard labour. About the same time, the Tonbridge police found a man hawking without a licence, and took him before the Petty Sessions magistrates, Colonel Stanley Williams and Mr. G. W. Johnson, who gave him one day's imprisonment—which, of course, meant his discharge at the rising of the Court. Hawkers who are trying to get a living without a licence will therefore find it cheaper to start business in Tonbridge than in Tunbridge Wells. The fact is, it is as expensive in Tunbridge Wells to thus sell picture postcards as it is to black the eyes of your wife's mother.

Quite So!

Apropos of the recent debate upon the Declaration of London, Mr. Mason, M.P., is reported as having said that if the Government would permit the matter to remain a Non-Party question the opponents of the Declaration were assured of the support of "a considerable number of Radical Members." Commenting on this statement, one of our readers says, "To the ordinary man this means that a member is not allowed to vote in the House according to his conscience"—and goes on to suggest that it would be simpler for Members, instead of attending and talking, to merely send a p.c. to their Whip, saying "Consider me there." Quite so!

Blackpool's Boom in Fathers.

The old curse is that the sins of the fathers shall be visited upon the children, but this is no reason why in Blackpool the *sons* of the fathers should be visited upon the ratepayers. If all the fathers employed by the Blackpool Corporation were to arrange a meeting with all their sons employed by the Blackpool Corporation, they could have a very cosy little tea party. At a meeting of the Council it was alleged by one of the members that "father and son are the respective heads of the gas department, the Town Clerk's department, the Chief Constable's department and (he also believed) the Magistrates' Clerk's department." In order to make things still more comfy, the Council have appointed Mr. Wray, Junior, son of Mr. Wray, who is registrar of the cemetery, to be Deputy-Superintendent of the Cemetery and Parks. The sons of the Chief Road-Sweeper, the Head Charwoman, and the Managing Lamplighter have therefore excellent prospects, and we advise them to put in applications for any vacant posts on the Corporation staff which they would care to keep in the family. We should have thought that the ratepayers of Blackpool would have been better served by offering Corporation appointments to open competition.

Enterprise!

Apropos of the recent tongue-wagging caused by a would-be bridegroom being left "waiting at the church," our enterprising contemporary, the *Yorkshire Evening News*, published the following in its issue of the 3rd:—

York Vicar's Wedding.
(By Our Private Wire.)

The marriage took place to-day, at St. Peter's, Eaton Square, of the Rev. H. A. K. Hawkins, vicar of Whitwell-on-the-Hill, York, and Lady Constance Foljambe, half-sister of the Earl of Liverpool.

The bride was escorted up the aisle by Lord Liverpool, and was given away by her mother, the Dowager Countess of Liverpool.

There were four bridesmaids and three train-bearers.

Dr. Jolly was best man.

The reception was held at Lord Liverpool's house in Grosvenor Gardens.

This "marriage" must, indeed, have been made elsewhere than on earth. Oh, the marvels of telegraphy!

The Courage of Conviction.

It needs no small courage for one of the Faculty to champion the cause of Mr. Barker, the manipulative surgeon. Dr. Walter Whitehead is one of the most distinguished of living surgeons, and when he boldly says, in the *English Review*, that the time has come when this successful bone-setter—this man who in case after case has cured where the surgeons, even the great surgeons, have failed—should have justice done to him by a medical inquiry into his methods, it may be taken for granted that there is more to be said for Mr. Barker than would appear from the abuse and opprobrium and slander with which he is assailed by the medical profession.

Holiness *v.* Holly.

What a strange system they have for manifesting blameless lives at Queen Alexandra House, Kensington Gore! This establishment for art students is privileged to send a bouquet to its eponymous patron every year, composed of white flowers to represent the blameless lives of all the good students and sprigs of holly to distinguish the naughty ones. We should like to investigate the methods by which absolute virtue and absolute wickedness are determined. The task must be an invidious one, and we suppose that any hesitations are solved by giving the benefit of the doubt, for it would be a terrible shock to the gracious Queen-Mother if she suddenly received one fine day a bunch entirely composed of holly.

Teachers and their Salaries.

Glamorgan teachers rightly protest against the delay in the payment of their salaries in order to suit the convenience of the officials of the County Council. Two thousand five hundred teachers and 600 school cleaners are kept out of their money for 7 days after it is due. Are the officials of the Glamorgan County Council kept out of *their* salaries, or do they proceed to the Keeper of the Cash Box with that promptness and regularity which is the usual characteristic of the official class in most places? As a rule, too, the Keeper of the Cash Box is the first to get his hand in.

127A Elgin Avenue.

We beg respectfully to direct the attention of the authorities to the character of this establishment, and shall be happy to furnish them with some interesting information if they would like it.

Begins in "Mrs. Bull," on sale July 18th, the great New Serial,

ON THE TAPIS.

We recently enquired what had happened to King Edward's Coronation carpet, as a new one was being prepared for the ceremony at Westminster Abbey. A correspondent informs us that King Edward's carpet has been in the possession of V. Behar and Co., oriental warehousemen, for some time, and is now at their stand in the Scottish Exhibition. It would be interesting to know what price they gave for it and who was the vendor. Then we might go on to ask what tradesman has secured King George's Coronation carpet and where he intends to exhibit it.

WHO WOULD BE A LORD ?

The disadvantages of being a lord are becoming so serious that we have begun to doubt whether we shall now accept a peerage. What with one thing and what with another—land taxes, Veto bills, and reform resolutions—the life of a peer is continual harassment and worry. Even the Admiralty is not deferential, or even complimentary; for while the members of the House of Commons who went to the Naval Review the other day got a free pass on the railway, members of the House of Lords had to pay their own fares.

THE POLITICAL DEADLOCK.

Mighty efforts are being made by the leaders of the various "Parties" to avoid the necessity for another General Election—and it is within our knowledge that the views we expressed last week as to such an event entailing the final discrediting of the Party system have not been without their effect. The scheme mostly favoured at the moment—and the situation is undergoing almost daily change—is to let the Parliament Bill go through and to force the next election upon the issue of Home Rule. There is, however, no certainty that Lord Lansdowne will be able to control his men.

THE WEEK'S "CHESTNUT":—

Disgusted Lady (*at fashionable Evening Party*): "Honestly, Bishop, did you ever see such a display in all your life?"

Bishop (*gravely*): "Never, Madam, since I was weaned."

"AND WE TO YOUR AUTHORITIE OUR WITTE DOTH SUBDUE,
WHATSOEVER YOU SAY WE TAKE IT FOR TRUE."
Old English Couplet.

"John Bull's" Biscuits.

For stating that "an old woman was KICKED *down by a* MOTOR-OMNIBUS,"
THE MIDLAND COUNTIES TRIBUNE
TAKES THE BISCUIT.

For stating in a public notice that "On and after June 22nd, 1911, the Water will be Turned Off at 10 o'clock at Night and Turned On at 6 o'clock in the Morning; also, that Water from the Mains must not be used in Baths or by Hose for Washing Windows, Cars, Watering Gardens or ANY *other purpose,"*
MR. THOMAS E. MOORE (Clerk to Port Erin Commissioners)
TAKES THE BISCUIT.

For stating in its account of an attack by a dog, that, eventually "the brute was tied with HOT-WATER PIPES,"
THE DERBY DAILY EXPRESS
TAKES THE BISCUIT.

For stating that a visitor who came over from the United States for the Coronation festivities, "as a Devizes lad, walked in the Sunday School procession at Devizes on the occasion of the Coronation of QUEEN ELIZABETH,"
THE EVENING SWINDON ADVERTISER
TAKES THE BISCUIT.

For stating that: "On June 18th, 1911, Lancashire set up a new record in county cricket going in at Old Trafford to get 400 in the last innings, and beating Notts by 2 wickets. In August of the SAME YEAR, *at Southampton, they scored 404 in the last innings of the Hants match,"*
THE (MORNING) LEADER CRICKET ANNUAL
TAKES THE BISCUIT.

For stating, in its report of the King's visit to Norwich, that: "On the way HE *paused near the market place, where some ten thousand children were gathered, and* SANG "GOD SAVE THE KING,"
THE BOURNEMOUTH DAILY ECHO
TAKES THE BISCUIT.

For the following "explanation": "An error appeared in this column last week in my report of the Golden Carp meeting, and in the particular paragraph devoted to Mr. G. H. Farmiloe. In it Mr. Farmiloe was credited with saying that 'over £30 is spent each year in contests.' The word 'each' should have read 'YAST.' It may be my penmanship was at fault,"
A CONTRIBUTOR TO *THE BRISTOL EVENING NEWS*
TAKES THE BISCUIT.

For issuing a placard bearing the words: "Notice.—Barking DOGS *will be Prosecuted By Order, Eastbourne Council,"*
THE MORNING ARGUS
TAKES THE BISCUIT.

For the following heading: "Physician Died of Meningitis: SECOND DEATH *of New York Medical Man from This Disease,"*
THE VANCOUVER DAILY PROVINCE
TAKES THE BISCUIT.

For stating that: "Lady Constance Blanche Alethea Mary Foljambe is the fourth daughter of the first Earl of Liverpool and half BROTHER *of the second earl. She was born in 1885,"*
THE DAILY MIRROR
TAKES THE BISCUIT.

For stating in its description of the Gala performance at Covent Garden that: "The Chinese Ambassador, covered with strange jewels, slowly felt his way down IN FRONT *of an erect British officer, with more medals than his breadth of chest could comfortably hold, and so the East* FOLLOWED *the West in one long procession,"*
THE DAILY NEWS
TAKES THE BISCUIT.

"Fire in Stubble," by the Author of "The Scarlet Pimpernel."

THE "WICKED MR. BOTTOMLEY"!

THE STORY OF "AN ATTEMPTED SUICIDE THROUGH LOSSES IN BOTTOMLEY SHARES."

BY HORATIO BOTTOMLEY.

"It never rains but it pours." And, as though I had not had enough trouble lately, the papers a few days ago contained the following:—

DESPAIR AT SHARE LOSSES.

Henry D. Kemp, aged 67, described as a builder's manager, of 445, Latimer Road, Notting Hill, was charged on a warrant at West London Police Court yesterday with attempting to commit suicide. A policeman stated that on the evening of June 13th, the defendant came up to him at Wormwood Scrubs and said that he "was tired of his days" and had cut his arm with a knife. He had a nasty cut on the left wrist, and the witness took him to Hammersmith Infirmary, where the doctor discovered that two fingers of the left hand were also cut. The defendant's wife—a refined-looked woman, who was accompanied to the court by her daughter—went into the witness-box, and in answer to the magistrate said that her husband had been depressed for two years.—Mr. Garrett (the magistrate): What is the depression?—The Witness: He has lost all his money in shares in Bottomley's affairs. We have lived on bread and cheese, because he lost all his money. My daughters have taken me in, and I have no home to take him to. The magistrate remanded the defendant. As her husband left the dock, Mrs. Kemp burst into tears, and had to be assisted from the court.

Of course, that was a bit of "copy" not to be missed—so topical, you know! Such an appropriate "curtain" to the big court scene in which I had been so prominently concerned! I happened to be at Euston Station, seeing some friends off to Birmingham, when I heard of the case. I was standing at the bookstall, and I overheard a lady's voice—"*What* a wicked man Bottomley must be!" She was showing her paper to a friend, and I just caught the line "Grief Through Losses in Bottomley Shares." So I bought the paper too, and there it was—and just when it was so important to me to rehabilitate my reputation!

A SUSPICIOUS "WOULD-BE SUICIDE."

The first thing that struck me on reading the report was that there seemed something a bit out of the ordinary about the affair. The unhappy man had apparently walked up to a policeman, shown him a cut wrist, and said he was tired of life and had determined to end it! Somehow the thing did not ring true. I could not quite understand the hasty surrender to the conveniently handy policeman Then there was the evidence of the wife—the family had been "living on bread and cheese," and the husband had been very depressed through losses "in Bottomley shares," and so on and so on. And then the name came to my mind—Kemp. Surely I knew it; surely that was the name of a man I had helped and helped again, and whom I had ultimately been compelled to "warn off," owing to persistent molestation, coupled with threats. So I decided to have a search made on the following day.

WHAT I FOUND.

I was not mistaken. I found that altogether I had given this man nearly £100 towards his losses, whatever they were, in some old companies with which, many years ago, I was associated. I found, too, that in the year 1908 I had to make it clear that I could not go on indefinitely making these payments, and that I was then bombarded with all kinds of threats—including suicide and exposure! I found that in a letter written by me on April 30th, 1908, I said that, "having regard to the very large number of claims upon me, it is quite out of my power to assist you further," and reminded him that "I am not a Rothschild," and that I had "already done much more than is usual on the part of the chairman of a company, especially when he had sunk the bulk of his own fortune in the enterprise."

Still the man pestered me, and on May 21st, 1908, I gave him a further £25. Would it be believed that within four days I received a letter from him saying:—

> I purpose to write to a certain Minister of the Cabinet and the Public Prosecutor. I again ask you to see me *and let me have the "therewith" to carry me on for many months* AND THEREBY SEAL MY LIPS.

I make no comment upon the obvious meaning of this letter. Here is the reply, dated May 26th, 1908:—

> SIR,—I have received your letter of the 25th inst., and in reply have only to say that I regret having been stupid enough to render you any further financial assistance. Please understand that under no circumstances shall I do anything further for you That is all I have to say in regard to your request that I should furnish you with the necessary funds to seal your lips.

Then came another letter from Kemp, dated May 27th:

> I may say at once that I intend to follow you as long as I live. I put it to you not to take up a position hostile to your own moral interests. I am the injured party—you are the transgressor. I want to keep the peace, don't provoke a breach of it—what I have written my position justifies absolutely.

On May 29th I replied as follows:—

> I have received your letter of the 27th inst., informing me that despite what I have done for you and the efforts I am still making on your behalf, you "intend to follow me as long as you live." I am not quite aware of the exact meaning of this phrase, and am considering what course I ought to adopt in regard to it.

And now you can gather an insight into the man's character from his reply. It is dated June 2nd, and at the head of it are the words "Come now and let us reason together." And this is what it says:—

> You as a master of metaphor should have understood the expression of my "following" you, etc. Have I not followed your counsel and advice for twelve years? You cannot separate these from Mr. H. B. They are a part of yourself. I cannot think you have the impression that I am contemplating assault and battery upon your person—you have suffered no physical or other damage from me—remember you are dealing with a peaceful man.

I leave my readers to form their own opinions as to the honesty of this reply. On June 18th, 1908, the man broke out again. I had just introduced in the House of Commons my Unclaimed Bank Balances Bill, and it had been opposed by Sir Henry Kimber. Kemp evidently thought this a convenient opportunity to renew his attentions, and he writes:—

> According to last night's Parliamentary news you have taken up the position which only an absolutely perfect man should assume. You have attacked the cleanest system of commercial enterprise extant, I have been thinking that Sir Henry Kimber may, if asked (to do so) put some very awkward and pungent questions to you with regard to your treatment of thousands of the credulous and innocent British public. You despise my many applications to see you. *If you value peace and quietude please grant me a ten minutes' interview.*

Whether at Home or away on Holidays don't miss reading

I did not reply, and on July 1st the man writes again, asking for a further payment, and saying that if I will grant his request—

> I will never worry you again. I will then sign anything you please in proof of my sincerity. *If I should be driven to commit the last act a man can commit, I am sure you would not like the world to know that you are the cause of it.* THIS IS MY LAST APPEAL TO YOU.

I have specially emphasised the last sentence, because, as will be seen, it was not acted upon. I still took no notice of these letters, and on July 6th, Kemp changes his tone, and writes me thus :—

> As a regular subscriber and reader of JOHN BULL and *as a very old friend of yours*, permit me to congratulate you with regard to that intimation contained upon the first page of the last issue of your increasingly prosperous paper, and I further trust that the intention of your enemies will be brought to nought and your serenity preserved to the fullest possible extent. I have a big interest at stake, and I trust you will escape the process of "smashing up," which term I heard from the lips of one of your avowed enemies.

Still I did not reply. And then Mrs. Kemp came upon the scene. On July 15th, 1908, she writes that her husband is "in a serious mental condition," and that he had been "absent from home from 12 noon on Saturday until 6 p.m. on Sunday evening," being "found on Mitcham Common, having lost his mental balance." Then came the statement that she "had been obliged to seek the assistance of the police in this dreadful trouble."

I subsequently saw Mrs. Kemp and her daughter—a most estimable couple—and explained what I had done to assist Mr. Kemp, and that I would use my best endeavours to prevent the forced realisation of some house property which the mortgagees were threatening to sell, but this I was unfortunately unsuccessful in doing. I have before me, however, a letter from Mrs. Kemp, dated October 23rd, 1908, in which she says that I had been "the essence of kindness." This was in a reply from her to a letter I had written on October 22nd, in which I reminded her that I had already advanced various sums to her husband, and that "having now fully considered the matter and having regard to the tone of Mr. Kemp's correspondence, I regretted that it was quite out of my power to help any further."

Mrs. Kemp had sent me a list of her immediate requirements, amounting to £96 7s., and here is one of the items :—

> Stamp and penalty to make a tenant's letter a legal instrument in order to *sue the rascal* for £9 6s., etc.

The "rascal" (you observe I was not the only one) was apparently a "sergeant of police on special duty," respecting whom Kemp—despite his breakdown in health—had "called at New Scotland Yard, but Sir Edward Henry could not interfere at the present stage."

And there, for the moment, things rested. But, as I anticipated, Kemp soon came upon the scenes again. It was a few days before Christmas, and, somewhat against my own judgment, I gave him five pounds, in response to his special appeal. The man expressed deep gratitude, and regret for some of the things he had written. I was therefore a little surprised (although, perhaps, I ought not to have been in view of past experience) to hear that he had gone direct to a public-house next door to my offices, cashed the cheque, invited several people to have drinks, and then indulged in violent abuse of me. I thereupon took the following Statutory Declaration from the clerk who had give me the information :—

> I, William Grindley, of 41, Peckham Park Road, London, S.E., Clerk in the employ of Mr. Horatio Bottomley, M.P., solemnly and sincerely declare as follows :—
>
> On the twenty-third day of December, one thousand nine hundred and eight, at about one o'clock in the afternoon, Mr. H. D. Kemp, of 10, Bolan Street, Battersea, called at the offices of JOHN BULL by appointment and, as instructed, I handed to him a cheque of Mr. Bottomley's for Five Pounds. Shortly afterwards I went into the "Sun" Public House, which adjoins the offices of JOHN BULL, to get my lunch, where I overheard him violently abusing Mr. Bottomley in the Public Bar, describing Mr. Bottomley as a swindler and stating that he (Mr. Kemp) had been defrauded by Mr. Bottomley over some of his (Mr. Bottomley's) companies.
>
> And I make this Statutory Declaration conscientiously believing the same to be true and under and by virtue of the Statutory Declarations Act of 1835.
>
> Declared at No. 67, Long Acre,
> in the County of London, this
> 24th day of December, 1908.

And on the same day, December 23rd, I wrote Kemp:

> It has been reported to me that immediately after calling here to-day and receiving my further gift of £5, and expressing your gratitude for it, to enable you, in the words of your letter of yesterday's date, to "spend a decent Christmas," you proceeded to a public-house adjoining these premises and commenced to publicly slander me in the vilest possible manner. Under these circumstances I have stopped payment of the cheque, and in the event of its having got into the hands of third parties I shall in due course forward them a copy of this letter.
>
> I need scarcely add that I shall listen to no further appeals from you.

And what was the man's reply? Here it is :—

> Feeling very low and depressed I did have a little stimulant at a public bar yesterday. Your informant came in after I did; he was addressed by certain men as Mr. Bottomley, and a general conversation ensued in a general way, your informant taking part in the conversation. What I said was that I hoped that you would come out of this terrible ordeal (the Guildhall case). That you will agree is not a "vile slander." Did this rascal tell you that he drank with me and at my expense? If on that occasion I used any language against his employer should he have descended to drink at my expense? Whoever he is he is a deliberate liar. Nothing that I said could possibly bear the complexion he has placed upon it.

The story affords an object-lesson in the methods by which a public man's character may be besmirched. I wonder how many financiers would have responded as I did to this man's appeals for help. And do you think he was alone? I should have been a very rich man to-day if I had turned a deaf ear to those who came to me in this way. It is one of the drawbacks of being associated with company enterprises that, whereas they who make money by them—and how many fortunes have been made out of me in the past?—are never heard of, the losers always consider that they have a moral claim upon the directors personally—and especially on the Chairman! Through the great success of some of my enterprises—which repaid their capital several times over in the shape of dividends—I amassed a fair fortune. Half of it I gave to the shareholders who had lost in other concerns; the rest went in a vain endeavour to save those undertakings. What I did for Kemp I did for hundreds of others—but I have not talked about it. Thank Heaven, they are not all Kemps, and the assurance of some of them that they remember me in their prayers, together with their kindly words of encouragement, is a sufficient recompense for the mental torture which such an incident as that I have here exposed—occurring at such a time—entails. For believe me, my dear readers, just as all that glitters is not gold, so, too, there are times when behind the iron mask of the strongest face there is a sense of oppression which weak men call despair.

Baroness Orczy's new serial story in "Mrs. Bull," on sale July 18th.

"POSTAL PESTHOUSES."

By W. J. Ash.
(*Chairman of the Postal Telegraph Clerks' Association*).

Within a few minutes walk of the New General Post Office there are other buildings, rented by the Department and used for Post Office work, that are little short of a disgrace to a Government whose cry is social reform.

It is no untruth to say that were a private firm in possession of these premises, or were they leased by a private individual, the local sanitary authorities would quickly step in and, may be, demand drastic alterations; but, unfortunately for the counter clerks at these offices, the Government get over any difficulty and escape censure by claiming exemption from the Factory Acts, and are therefore able to defy their own law. An intelligent person would naturally suppose that a great Government Department, headed by that Social Reformer of Social Reformers, Mr. Herbert Samuel, M.P., would be the first to carry into effect Acts of Parliament for the workers' benefit, and would be glad to utilise the advice and assistance of their Home Office inspectors. But that is not so. It might cost money for improvements, and therefore a callous Department claims exemption, and in the meantime the staff suffer both in health and comfort.

Let us take as an instance the post office in Great Tower Street, and what do we find? Too small for the public needs, too tiny and inconvenient for the staff to properly perform their duties with any degree of comfort, is surely bad enough—but the accommodation provided for the clerks "below deck" is nothing less than a disgrace.

The retiring room in which the staff have to partake of their meals is an underground basement, and, horror of horrors, a w.c. leads immediately into the room! No separate cloak-room is provided, and the cooking takes place in the one room; so, like the famous seaside lodgings of the late Dan Leno, it is a bath room, resting room, dining room, and cloak room combined; and naturally it has similar advantages, for you stay where you are should you wish to go from the scullery to the dining room. But the combination of cooking odours—smells from damp clothes and sometimes something far worse—can better be imagined than described, and when it is stated that mice, and even rats, not infrequently join one during dinner time, the condition of affairs in the "dim religious light" of the Great Tower Street basement can be readily understood. Yet in such a place the counter staff eat their meals and *enjoy* their humble fare. But the height of absurdity is surely reached when each summer the Department, with grandmotherly care, issue advice to the clerks, telling them to get plenty of fresh air, to have their windows open night and day, and other desirable and useful information. Yes! the officials are full of the milk of human kindness and excellent maxims, and provided it costs nothing, gather the staff together as a hen gathers her chickens, but when it comes to spending a few shillings—the counter staff must eat their meals in a cellar, the sight and conditions of which render food nauseous.

Let it not be thought that this is an isolated example. Would that it were, but at a number of City post offices such as Ludgate Circus, Aldermanbury, Gracechurch Street, and Eastcheap, basements are the usual accommodation provided, and the clerks—in some instances male and others female—must partake of their meals where daylight is as extinct as the great Dodo, and where fresh air is as rare as "Kohinoors"—and the Post Office makes four millions a year profit! Take, if you will, the office in Gracechurch Street, and here again in an underground basement the meals are served, liberally peppered with the dust which blows down a spiral staircase from the street, and postmen pass and repass carrying letter bags while the clerks are at meals and rest, and the whole circumstances and environment are sufficient to turn one against food for ever.

It will naturally be asked what have the staff been doing to remedy matters? Well, for ten years now, and may be more, complaint after complaint has been lodged, reams of paper have been used; and now, tired of all this, a post office wing of the National Sanatorium at Benenden has been established, and postal servants are living in fear and trembling lest their turn to enter should come. Meanwhile the Post Office is grinding out its profits, and Mr. Herbert Samuel, M.P., gets £2,000 a year.

THE COMING CANADIAN WHITEWASHING?

ASTONISHING CANDOUR IN AN UNEXPECTED QUARTER.

The following astounding paragraph appeared in the *Morning Albertan* (Calgary) of June 21st:—

> Certain severe and unjust criticisms of Canada which have appeared in John Bull, an English publication, are being investigated by L. Scheff, who is one of an advertising firm placing matter for the Canadian government and the C.P.R. in England, and has connections with *The Glasgow Herald*, *Pall Mall Gazette*, *Pall Mall Magazine*, *Truth*, and *Electrical Engineers' Diary*.

We have taken the liberty of calling attention to the vital part of this sentence by placing it in capitals.

This is the first time the exact status of this keen searcher after truth, pure and undefiled, has been made clear, he usually being described as "an independent English journalist."

We are not, in the circumstances, surprised to read, lower down, that:—

> While Mr. Scheff came to this country anticipating favourable conditions, he has been astounded by what he has seen and his optimism is irrepressible,

while he generously gives his clients the following little bit of overweight:—

> For the paternal policies of the Government, boards of trade and the C.P.R. he expressed great respect. On his return he will advise colonists to put themselves in the hands of these bodies.

By the way, Mr. Scheff might "investigate" the following confirmation (in the *Montreal Star* of June 9th) of our statement of the cause of Canada's unenviable record for deaths from typhoid, etc.:—

> That there is no pure natural drinking water left in Canada, and that all drinking water must be filtered if a recurrence of typhoid epidemics is to be avoided, was the sensational statement made at a largely attended meeting of medical men held this morning. It is also a statement to which they unanimously subscribed. Dr. T. A. Starkey, chairman at a symposium on typhoid fever and water supplies by members of the Canadian Medical Association, read a paper in which the foregoing statement occurred, and it was endorsed by all the other members present. In fact, the general trend of the papers read on the subject was to show that the typhoid epidemics of the past have all been due to water-borne infection, and that natural drinking water, which was once pure, has now all become more or less contaminated owing to the increasing density of the population.

Our revelations—including those relating to the contamination of water—have been received with a howl of execration and denial, from one end of the Dominion to the other. Needless to say, they were based on the personal knowledge of our Canadian Commissioners, and now the local papers are forced to admit their truth.

By the way, the Canadian papers contain reports of the pending prosecutions of poor servant girls who were beguiled into emigrating. Attempts are being made to imprison, and then deport, several who—neglecting our warnings—have found out from bitter experience "The Truth About Canada." The charge is the grave one of running away from their situations. Thus, "many a trusting employer has been done out of the passage money," sums up one journal sadly.

A WARNING.

DECEPTIVE INSTALMENT ADVERTISEMENTS.

In view of the many complaints we continue to receive, we again warn our readers against the following and similar advertisements:—"As an advertisement we will send to the first 1,000 applicants our £8 8s. Royal Emblem Cycle for 1s. deposit and on last payment of 84 weeks at 1s. a week a handsome present will be sent free. Write for illustrated catalogue of our latest models, Royal Emblem Cycle Works, C. 22, Great Yarmouth."

The advertisement is tricky and intentionally misleading. Many have sent deposits under the impression that the cycle would be forwarded on receipt of the first deposit, but if the advertisement is read carefully it really means that the cycle will not be sent until the payment of the last instalment. It is cunningly worded with the sole object of misleading poor people who, after parting with the shilling, find they cannot take any further steps.

"Fire in Stubble" begins in "Mrs. Bull," on sale July 18th.

"THE HEADS."

A POET'S TRIBUTE TO THE GREAT.

We have received a copy of a song "to commemorate the Coronation of His Majesty King George V." It is called "Heads of the World," and is adorned on the cover with pictures not only of His Majesty, but of such famous heads of the world as Alderman J. C. Ingram, Eugene Corri, Esq., the Rev. R. S. King, M.A., and our dear old friend, General Booth. As these people have not yet received all the recognition they deserve, we feel it a duty to give them a lift up by quoting some of the poetry in which they have been celebrated :—

I pause, as I look on that veteran so true,
The greatest of Generals the world ever knew;
A leader of millions, a Salvation Sire,
He brought a great Army right clean through the mire.
Though slandered by many in different ways,
They don't forget how he worked in younger days;
May he live long to see his great banner unfurled,
He is one of the principal Heads of the World.

Far be it from us to libel the General, but we may be permitted to express our surprise, perhaps, that he is to rank as a General above Alexander and Bonaparte and Marlborough and similar commanders. He is not, however, the only man to be eulogised in song :

I must eulogise on that face you see there,
It's Ingram, you know, who stood four times Mayor
Of Southend-on-Sea quite a record to state
For a town that is governed so well up to date.
And if Ingram was knighted, he'd gladly be hurled,
As one of the principal Heads of the World.

Then we have the referee of the National Sporting Club :

That picture is Corri, a lover of sport,
A man who is right up to date, can't be caught.
A resident also, a gentleman too,
In fact I might term him the head of the crew.
By lovers of sport he will always be hurled
As one of the principal Heads of the World.

Then the vicar of Leigh-on-Sea :

That Minister's picture of whom I'll now sing
Is well known among you as Reverend King;
A man who toils hard and endeavours to knock
The real true religion right into his flock.
His methods are manly, his teachings unsurled,
And worthy of mention in Heads of the World.

THE GLASGOW PARISH COUNCIL AGAIN.

A HIGH-HANDED PROCEEDING.

Some few weeks ago we had occasion to call public attention to the fact that the above body (which corresponds with an English Board of Guardians) had at one of their public meetings caused some of the ratepayers to be expelled from the room for no other reason than that they were under the impression that the gentlemen in question were more or less interested in the result of some of the proceedings. In the public press, afterwards, it was admitted that a mistake had been made.

They have now gone one better, by having ratepayers turned out before the meeting started at all. Bumble, in the person of the Clerk to the Council, seems to have taken it upon himself to do this on his own initiative; for in a letter to the *Glasgow Evening Citizen*, one of the Council (Dr. Russell) says: "Ratepayers are entitled to be present as such, along with the press. To exclude them requires a specific motion, moved and seconded, and carried by a majority of the Council. Further, the action of the Council officer was not authorised by the Council, because it had not met, and when it did meet, the members did not resolve to hold their business in private, but held it as a public meeting."

It seems to us to be a funny sort of public meeting. Perhaps it is Scottish publicity. Anyway, it does not appeal to us as an altogether fair way of doing public business.

THE ADAM FUND.

We have pleasure in acknowledging the following further amounts for the benefit of Mr. and Mrs. Adam, who surrendered situations at the Akbar Reformatory in order to expose the horrors perpetrated there :—(Per M. D., Heswall): "Two Sisters," 3s.; "A Friend," 10s.; Mr. B., 2s. 6d.; Mr. T., £1 1s.

"THE AWKWARD SQUAD."

FUN FOR THE GIBRALTAR GIRLS.

We are credibly informed that on the occasion of the King's birthday the troops at Gibraltar had a general parade, when a certain officer, in giving manœuvre orders, made a mistake, the consequences of which have been seriously felt, not by the officer, but by the men who were under his control at the time. This is, of course, in general keeping with things in the Army. The punishment given to the men *who didn't make the mistake* was a four-hours' awkward-squad drill every Saturday morning for two months. The punishment of the extra drills is bad enough to bear, but when we learn that all the nursemaids in "Gib." congregate, openly criticise, and laugh at the awkward squad—well, we've made up our mind we shall not join the Army.

PECULATION IN THE NAVY.

WHAT SAYS MR. McKENNA?

One of H.M. ships recently arrived in Portsmouth from the Southern seas. During the voyage a massive drawing-room fender of brass and copper, with fire-irons to match, was made in the engine-room department of the ship, by order of one of the senior officers. These were made from Government material, by Government labour, and in Government time, the value of which could not have been less than £20. They were landed at Portsmouth, and now adorn the officer's house.

We suggest that the Customs and police officers have neglected their duty in allowing these things to be brought on shore.

TELEPHONE CHAOS.

A correspondent, wishing to have the telephone placed in his premises in Shaftesbury Avenue, wrote to the Post Office and requested them to carry out the work. They replied regretting they did not possess the necessary facilities, and suggesting he should try the National, which he did. The prompt reply of the National was that they were "full up." Not to be put aside so easily, our correspondent again wrote to the National, pointing out that as London was supposed to be a civilised place, some facility should be granted a person who wanted a telephone fixed. A "deep regret" reply was the result. The National may be "full up"—our correspondent s certainly "fed up."

"THRICE-ARMED IS HE——"

A correspondent writes :—"Recently I had an argument as to whether, in the case of a war occurring in England, one who is a soldier but not in uniform would be permitted by law to shoot at the enemy, who has the intention of shooting one dear to you. Both of us being too obstinate to give way, we decided to write to you and accept your judgment as final."

Here's our answer: The soldier in mufti would, in such circumstances, shoot and "damn the consequences."

BIRTHDAY OF THE WEEK.

"JOHN BULL'S" GREETINGS.

July 15th.—LORD NORTHCLIFFE.

Hail, Great Northoleon! (so designed by "Bart."
Who's done his little best to make you smart).
Hail! uncrowned monarch of the ha'penny press,
Whom people came to curse and stayed to bless.
At times your "news" is weak—but wherefore hiss you?
Don't you explain the matter in next issue?
That fault is not confined to ha'penny papers,
For penny ones indulge in similar capers.
Still, though I've tried, from every point of view,
I can't see why they made a peer of you!
If your great circulation was the reason,
For me a dukedom would be quite in season.

To avoid disappointment, order a copy from your newsagent to-day.

OUR PRUDENTIAL EXPOSURES.

A WORD FOR THE AGENTS.

By "A Black Sheep."

"More than 35 million Industrial policies have been issued and remain in force, and it is believed that a considerable proportion are invalid, owing to the absence of insurable interest. The exact number of policies affected cannot be estimated with any precision, but the lowest calculation places it at 10 millions, while other estimates run as high as 20 millions.

"This was, according to authorities in the Insurance world, a very moderate estimate.

"And yet, in spite of such figures, the heads of these Industrial Companies would have the public believe that this wholesale illegal insurance was the work of a few agents they are pleased to call black sheep, and that it has come about without the Companies' knowledge or connivance."—John Bull, June 17th, 1911.

In the interests of agents throughout the country it is necessary something should be said in vindication (not excuse) of their conduct in relation to the irregularities discussed and exposed in these pages. Evidently the directors of the various Companies do not mind in the least, directly or by inference, foisting the blame on the agents. They, the directors, know their own guilt in the matter; their silence is tacit admission of it. Were it otherwise they would in common decency place all the facts clearly and concisely before the public, and thereby exonerate themselves and remove the odium at present attaching itself with cumulative and clogging effect on the agents' position.

So long as the agent satisfies their ever-growing demands for increase things are well with him. But how is he to do this if the public cease to regard his persistence and industry as honest effort, having the two-fold aim of earning a living and benefiting those to whom he appeals?

A Statement and a Challenge.

Not one agent in a hundred knew the law relating to Insurable Interest as it stood before the passing of the Assurance Companies Act of 1909. The directors of the Companies knew it; their lawyers knew it; they used it as a plea when contesting—sometimes rightly contesting—bad claims. But where is the Company which has, in its Instructions to Agents, set forth the law in clear, unmistakable language, and urged the agents to keep within its limits, or suffer penalties for going beyond them? If any Company has issued any such instructions, let it forward a copy of same to the Editor of this paper. True, the Companies have supplied to the agents copies of such parts of the Assurance Companies Act of 1909 as affects them and their work; but where and when was any copy of the Gambling Act of 1774 supplied to them?

Origin of the Trouble.

The whole of the trouble arises from the fact that the Companies thought they could find ways of driving the proverbial "coach and four" if not through, then round, that Act, by a judicious use of assignments and nominations, by policy conditions not embodied in the actual contract part of the policies, but designed to enable them to pay to the persons *not legally entitled* to the benefits.

The agents were aware of the fact that "a policy may be effected by a certain person upon his own life, but by arrangement the premiums may be paid by some other person who has no insurable interest in the assured's life and who is really intended to have the benefit of the assurance, and to whom the policy is to be bequeathed or assigned." The agents were *not* aware that "under such circumstances that *other person* is not entitled, by virtue of them (the circumstances) alone, to the benefit of the assurance, for the policy will be in fact a wagering policy, and void." The Companies and their lawyers knew this, but never informed their agents. Nor did they offer any opinion about the validity of any assignments submitted to them. Why? If they had offered an opinion they must have deliberately lied and risked an action for fraudulent misrepresentation, or have spoken the truth and lost the business. No middle course was open to them, unless absolute silence can be called a middle course. Further, the Companies, when confronted with bad claims where evidence of fraudulent misrepresentation was not strong enough to secure them a verdict, did not hesitate to use their knowledge and fall back upon the plea of no insurable interest.

Had they refrained from using this plea, and, when bad claims arose, relied solely on the evidence of fraudulent misrepresentation, it is probable their present troubles would not have been so acute. It is well for directors of Assurance Companies, as for others, to remember that they are not exempt from the application of the saying, "Two can play at that game."

It is not suggested that the Companies intended or intend to repudiate liability under such policies. What is here complained of is that their immense business has been built up to a very great extent under what can only be described, as to a large part of it, as a system of Heads we win, Tails you lose. The Companies have, thereby, as regards thousands of policies now lapsed, pocketed huge sums from the savings of the poor, without the poor knowing of the one-sided arrangement into which they had been drawn.

Sentiment and Speculation.

The sentiment which requires outward tokens of inward grief naturally created traders upon that sentiment; and, what is just as natural, the traders were unsentimental and unscrupulous. The Gambling Act stood in the way, therefore the traders walked round it, confident that they could call upon that same Act to help them out of their difficulty. If they, through their duly appointed agents, persuaded Bill Jones to insure his mother (to buy a bit of black and have a pound or two to spare), *they made the contract with Bill's mother*, taking his name, his address, *his money*, and knowing quite well that they were under no legal obligation to Bill, for *they had made no contract with him*. Now Bill was led to believe they *had* entered into a contract with him, and *fraudulent misrepresentation can be made by actions as well as words*. If this be true in law—it is true *in fact*—the Act of 1909 will not save the Companies from having to disgorge.

The Gambling Act was *ignored* when Bill was being *persuaded* but it was *used* when Bill's mother *died prematurely*. A very simple, profitable, sentimental (!) scheme. The sentimental side of this scheme was shown at its best when they told poor Bill that they need not return his money unless they liked, but they did not desire to see him lose anything!

This was not the work of the agent. He was quite ignorant of the fact that the assurance he had assisted in completing on the lines above set out was illegal, but to-day he is carrying the whole load of dishonour.

We have now printed in pamphlet form a revised synopsis of our Prudential articles, with additional matter. Copies may be obtained at a penny each, post free three-halfpence, of The Publisher, John Bull, Ltd., 93, Long Acre, London, W.C.

On no account miss the fascinating new serial story

MORE QUESTIONS IN THE HOUSE.

By Richard Morton.

The New Postage Stamps.

Mr. Bennett-Goldney asked whether the designs of the new stamps could not be improved by destroying them altogether; whether the portrait of the King could not be altered to look something like him, and, if not, would an inscription be added, "This is King George V.," so that people might know; and whether, considering the universal dissatisfaction with the stamps, some reduction could not be made in the price, such as two penny ones for three-halfpence, and so on.

Mr. H. Samuel said he regretted the stamps were not as good as they might be, but he pointed out that neither were they so bad as it was possible to make them. He was afraid certain designing persons had designs on the designs, but the samples originally approved by him were awfully jolly ones, and if the supply now on sale did not come up to sample, on account of hurry and inexperience, he had no doubt that in a year or two things would be much better, and, pending that, members might console themselves with the thought that the stamps, as soon as posted, were obliterated.

Peerages While You Wait.

Mr. Wedgwood asked Mr. Asquith whether, considering the state of public affairs, the time had not come for him to take steps for the creation of a lot of new peers, so as to drown our old nobility and get a move on the Car of Progress.

Mr. Asquith: There are objections to the scheme suggested, one being that the creation of new barons would be a barren honour, which some of his friends would scarcely care to accept.

Mr. Wedgwood: There are many willing. I, for one——

Mr. Asquith: I readily recognise the devotion to duty exemplified in the hon. member. But I must fall back on another objection, really the primary one, to the creation of new lords.

Sir W. Byles: And what is that?

Mr. Asquith: Ask the ladies.

Payment of Members.

Mr. Lees Smith asked the Prime Minister whether he could now give an explanation of those "Parliamentary exigencies" which he had said might stand in the way of granting members the wages they earned by the sweat of their brains; and whether he would furnish the House with the precise meaning to be attached to the term.

Mr. Asquith said that "Parliamentary" meant "relating to affairs in Parliament," while "exigencies" was a word contained in most dictionaries, where its precise meaning could be found. At the same time, he did not bind himself to tie the Government to the dictionary definition of the word. It might be necessary for him to stretch its meaning and make the word cover a multitude of other things, as occasion might arise. He had put the matter vaguely—he happened to feel like that.

Mr. A. Scott pointed out that members, on account of the promised earned increment, may have incurred expenses which they otherwise would not have done. If a member, because of what he thought he was going to get, had ordered a new motor-car for himself or a set of furs for his wife, who was going to stand the racket?

Mr. Asquith: I can only repeat the answer I have already given.

Mr. A. Scott: But that does not reply to my question.

Mr. Asquith: That is precisely why I repeat it.

The Insurance Bill.

Sir W. Byles asked whether the Government had not really allotted too much time to the discussion of this measure, and whether it would not have been better to trust to their majority and rush the whole thing through at one sitting. He and his friends were quite willing to do their best to assist.

Mr. Lloyd George: It was felt by myself, and my colleagues necessarily agreed, that some discussion was absolutely imperative, if only for the look of the thing. Of course it is a sheer waste of time, but, if people will talk, the best way is to let them. But hon. members may rest assured that the Bill will go through all right. I have given this matter my attention, at intervals, for three years or more, and that ought to satisfy everybody.

HUMAN DOCUMENT.—CL.

A PLEA FOR A POOR NEEDLEWOMAN.

We have received the following appeal from a local correspondent of the John Bull League, who has thoroughly investigated the case, and assures us that it is one of the most deserving that has come within his knowledge. If any of our readers will help them we shall be happy to be the medium of forwarding such assistance to the poor old people:—

> Can you do anything to help a poor woman whom I have known for the past two years or more? She is now well over sixty years of age, and earns a precarious living by needlework upon which she has to keep herself husband, and a grown-up son about twenty years of age. The father, who has served his country for the best part of his life in India, has not been able to get any employment for many years past. The son, who has had the unfortunate experience of being in Hanwell Lunatic Asylum for the past eighteen months, is now out on probation for a month. If he is in due course dismissed from the asylum he will be thrown on the labour market with no prospect of getting any employment. He was employed by the National Telephone Company for two years, and was discharged about two years ago for some trivial matter, since when he has had little or no employment which has so preyed on his mind that he was eventually removed to Hanwell. The slack season in the dressmaking line will shortly be coming on, and the poor people, having no money to fall back on in case of necessity, have to rely on their friends to supply their daily wants. They have only a single small room to live in. I can assure your readers that this is a genuine case, and if they can do anything to get the father or son work, or render any little financial aid to the parents, such help would be greatly appreciated by them, and would be thoroughly well deserved.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named:

CXXIX.—"Calcutta Freemasonic," 5s.

CXLIV.—L. A. B., 2s.

CXLVI.—"Nemo," 1s.; E.B., 5s.

CXLVII.—E. B., 5s.; A. B., 5s.

CXLVIII.—"Flowers," 4s.; W. D., 1s. 3d.; "J.," £1; "Militant Suffragist," M. G., 4s.; ditto, S. J., 2s. 6d.; W. E. F., 3s. 6d.; "Vardoun," 1s.; C. E. B., 5s.; A. C. S., 5s.; "Alice," 1s.; "Lynton," 2s. 6d.; "Mother," 1s.; E. B., 5s.; A. B., 5s.

CXLIX.—"Honest Freemason," 5s.; J. J. J., 1s.; E. B., 5s.; A. B., 5s.

GROWLS FROM THE NAVY.

THROWN ON THE HUMAN SCRAP-HEAP.

W. E. D. served three years as a stoker. It goes without saying that when he joined he was a strong, healthy young fellow. After three years toil in "Hell below the waterline," he fell ill and was invalided. His complaint was certified to be consumption. He was given a provisional pension for six months at the rate of £9 2s. per annum. At the end of the period he applied to have the pension renewed. Of course if the man had been possessed with a spark of gratitude, he would have quietly died when the six months was up, but he allowed nature to take its course. The Admiralty, in answer to his appeal, refused to grant a renewal, on the ground that his complaint was not contracted in the Service. Seeing that the man had been in continual employ for the three years, and that none of his relations ever had a trace of consumption; we are at a loss to understand where the disease was contracted, if not in the Navy. However, there it is. We can get plenty more stokers by advertising for them.

ADDLED ADS.

SOME PECULIAR ANNOUNCEMENTS.

OLD BAPTIST CHAPEL.
LEADING LINES FOR LADIES' SUMMER WEAR.
—(*Wiltshire Telegraph.*)

LABOURER wanted (Bricklayer's) one who can do scaffolding. Don't apply unless willing to hop about a bit sudden.—(*The Gazette*, Tonbridge.)

LADY, plated rims, B.S.A., free wheel, back and front brakes; no reasonable offer refused.—(*Birmingham Daily Mail.*)

By Baroness Orczy, beginning in "Mrs. Bull," July 18th.

THREE MEN AND A FARM

A FAIRY TALE WITH A MEANING.

BY ANN HANDERSON.

Many years ago there lived in a little place called England, a poor little dwarf named Ratepaper.

He was an insignificant, inoffensive little fellow, and so weak that he was everlastingly being imposed upon. This dwarf came into possession of a farm, to which he gave the extraordinary name of Parliament.

Now he knew nothing of farm work whatever, so he determined to employ a man to control it for him. He therefore announced that he required a really capable man for the purpose of helping him to manage a farm.

In answer to his enquiry, three men called to see him. The first gave his name as Tory and said that although he had had no agricultural experience, he was the inventor of a system of regulating farms which, when applied, never failed to make the owner a prosperous farmer in a comparatively short time, and furthermore said that, if he were employed, he would see that the farm was always safeguarded against the attacks of jealous neighbours.

The dwarf felt impressed, and almost decided to engage immediately this man, but thought he had better see the other two and hear what their qualifications were.

Number two said his name was Liberal, and while admitting that Mr. Tory was, no doubt, a clever man, he himself, although like Tory inexperienced, had invented a system of farm management which was absolutely infallible.

The dwarf felt puzzled; but when number three, who gave Labour as his name, told exactly the same tale, he became nonplussed, and could not decide which to engage.

At last he lighted on the idea of giving all three a trial for a month, at the end of the time retaining the one who had proved himself the most successful.

And now unto the dwarf came trouble. Each man wanted, of course to work the farm according to his own ideas, and although in the main their methods were identical, still they made a point of differing on every possible occasion.

As surely as Tory wanted to put a patch of potatoes in a certain place, so surely would Liberal disagree, not because he thought it would in any way prove detrimental to the potatoes, but because the suggestion had not been made by him.

Labour wanted to plant some cabbages in a place where, he said, the soil was best adapted for them, but Tory wouldn't have it. He said they might grow all right, but it didn't agree with his system, and he objected.

After a quantity of heated and senseless arguing, the cabbages were eventually planted in a spot absolutely unsuited to them.

This kind of discord went on day after day, until when the end of the month arrived, there was not a single thing on the farm worth sending to market, and it was in such a state that the dwarf managed to muster sufficient courage to tell them that they were no good, and he could not engage one of them. They laughed at him, and being for once unanimous, told him they intended staying there until they were sick of it.

The poor little dwarf saw the futility of trying to eject them, and after they had walked away laughing, he sat down and began to cry.

Now in most fairy stories there is a wicked giant, but the author of this tale, aiming at originality, has made the giant a good one.

When he had been crying for some time, the dwarf felt a hand placed on his shoulder, and looking up saw an immense giant standing by him. Although he was so large, the giant possessed a countenance which expressed at once, intellect and geniality. Standing at his heels was a big bull-dog.

"What are you crying for, my little man?" he asked the dwarf. He spoke in a manner so kind and sympathetic, that the dwarf lost all the fear he had at first perceiving the giant, and regaining his confidence, he told Business—for that was the giant's name—about the three men and his farm.

Giant Business listened until the dwarf had finished, then said:—

"So you really desire to get rid of these men?"

"Oh, yes, please!" answered the dwarf, "they ruining my farm, and unless I can stop them I shall not h one at all. I wish I had never seen them."

"Well, don't worry now," said Business. "I'll l after you, but you must promise me that if I frighten th away, and put your farm on a sound footing again, y will never employ a man unless he is experienced a knows his work. It is quite clear that these men do care a rap about you or the farm either; they are simp studying their own interests."

The dwarf was most thankful, and said he had had lesson, and would always be careful in the future.

Off strode Business with his dog, after the three men System. He found them in a neighbouring hostelry, an then learnt that although they were apparently antag nistic while at work, they were, in reality, the greatest friends, and Business found them chuckling at the manne in which the poor little dwarf had been ruined.

When the giant entered, they simply sat and trembl in their miserable little skins.

Said the giant:—"You three men—men of System you call yourselves, I think—were instructed by a litt dwarf to tend his farm. Knowing him to be weak, yo took advantage of the opportunity to satisfy your craving for diabolical humour. You, knowing him to have n agricultural knowledge, pretended you have method of controlling farms which are certain of success, and while assuming an air towards each other of apparent hatred, you have actually been unanimously working towards one goal. The farm is nearly ruined, but, thank goodness, the dwarf realised your intention before it was too late, and fortunately I happened to be passing. Now you have to go—and sharp too—and once gone, show your faces in this domain no more!"

They went. Business looked stern. The bull-dog grinned.

* * * * * * *

The farm is controlled now by a man who has had years of agricultural experience, and is, much to the dwarf's delight, in a flourishing condition.

LETTERS WE HOPE TO RECEIVE.

TO THE EDITOR OF "JOHN BULL."

SIR,—Judging from the sentiments you have expressed from time to time in your influential journal, you will be glad to learn that I have decided not to cast a cloud upon the opening years of the reign of His Majesty King George V. by involving him in any way in the party squabble which is now raging between my supporters and the House of Lords. As you already seem to be aware, my recent and frequent references to "guarantees" from the Crown were unadulterated bluff, by means of which I hoped to induce the Peers to pass, without amendment, the Parliament Bill, which is designed to reduce the House of Lords to a mere ornamental appendage of the State. As the Lords have seen fit to mete out unexpectedly drastic treatment to that sublime measure, and have, like another Ajax, defied the lightning of Liberal indignation, I am forced to show my hand, and to admit that I have never asked for, never had, and never shall have, guarantees that His Majesty will create 500 puppet peers to enable the Veto Bill to be passed *unamended* through the House of Lords.

I am therefore at a stand, and greatly fear that the only way out of the dilemma will be—another General Election. I regret this more than I can say. The party funds are rather low, and I have reason to think that public opinion is not so deeply stirred by the iniquities of the House of Lords as some of my most flowery speakers have tried to make out.

Consequently I look forward to the possibility of a General Election with much apprehension, having a premonition that if my party is returned again to power, it will be with a majority too small to enable me to give effect to the commands of the Irish and the Welsh parties.

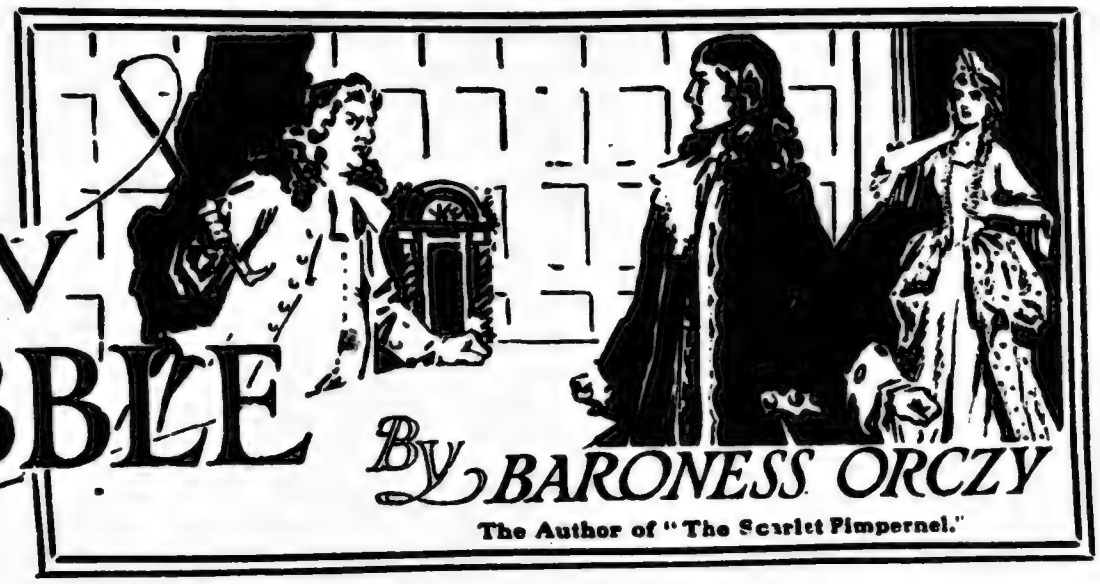
Already I feel the cold shades of opposition closing around me. Pray for me.

Yours faithfully,
H. H. ASQUITH.

Baroness Orczy's great New Serial starts in "Mrs. Bull" on July 18th.

The Great New Serial. By the Author of "The Scarlet Pimpernel"

FIRE IN STUBBLE



By BARONESS ORCZY

The Author of "The Scarlet Pimpernel."

Chapter I.

This act is an ancient tale new told.—*King John*, IV., 2.

M. Legros, tailor-in-chief to His Majesty Louis XIV. and to the Court of Paris and Versailles, bowed himself out of the room; with back bent nearly double and knees trembling in the effort, he receded towards the door, even whilst Monseigneur the Archbishop spoke a final and encouraging benediction.

"Have no fear, my good Monsieur Legros," pronounced Monseigneur, with urbane kindness, "your affairs shall come under the special notice of the Holy Father."

* * *

"He received his final *congé* almost on his knees, then he disappeared through the dorway. Lacqueys to the right of him, lacqueys to the left of him, lacqueys all the way along the carpeted stairs down to the massive front door formed a living avenue through which M. Legros now passed with his back not yet fully straightened out after its many humble curvatures.

Soon he reached the narrow, ill-ventilated street on which gave the great gates of Monseigneur the Archbishop's palace. Instinctively, M. Legros gave a deep sigh of content and relief, inhaling the fresh autumnal air which could not altogether be excluded even from these close purlieus where roof almost met roof overhead, and evil-smelling gutters overflowed along the roughly-constructed pavements.

The good master tailor had succeeded passing well in his momentous errand. Monseigneur had been over gracious, and two hundred thousand francs was, after all, only a small sum to come out of Rose Marie's ample marriage portion. M. Legros now walked with a brisk step along the right bank of the Seine, then, crossing the Pont Neuf, he found himself near the Chatelet prison, and thence by narrow by-paths at his own front door in the Rue de l'Ancienne Comedie.

Here he gave a sharp rap with the polished brass knocker, and within a very few seconds the door was opened and an anxious feminine voice hailed him from out the darkness of the narrow passage.

"Eh bien? . . . Monseigneur? . . . What did he say?"

M. Legros closed the door behind him with great deliberation, then he turned, stretched out both arms, and, catching the speaker round the shoulders, he imprinted two well-sounding kisses on a pair of fresh young cheeks.

"He says," said the worthy *bonhomme* gaily, "that Rose Marie, the fairest maid in France, shall be called Countess of Stowmaries before the year is out, for right and justice and indissoluble marriage vows are all on her side."

A little gasp—which sounded almost like a hysterical sob—broke from the woman's throat. It seemed as if the news—evidently very anxiously expected—was overwhelmingly good. There was silence in the little passage for a moment, then the fresh voice, now quite cheerful and steady, said lightly:

"Let us go and tell maman!"

Together father and daughter went up the steep, slightly winding stair which led to an upper storey. Rose Marie, silent once more, felt as if her young heart would presently burst through her corselet, so rapidly did it beat with excitement and anticipation.

She followed her father into the large, cheerful-looking room which gave on the first landing. Here a bright fire blazed in an open hearth; blue cotton curtains hung on each side of the single, narrow window, through which the last rays of this October day struggled faintly.

A large iron stew-pot from which escaped a jet of savoury-smelling steam stood invitingly upon the hob, and beside the hearth, wooden spoon in hand, her ample proportions carefully draped in a thick brown linen apron, stood Mme. Legros herself, the wife of one of the wealthiest men in the whole of Paris.

"Eh bien! Legros, 'tis good news then?" she asked with cheerful optimism, whilst a benevolent smile shone all over her round face, red as an Eydam cheese and quite as shiny and greasy, for Madame had been cooking and she was mightily hot.

"The best maman," came in hilarious accents from her husband; "our daughter shall be installed in her English castle before many moons are over. The Holy Father himself will interfere, and this—this—milor Stowmaries will have to obey at once . . . failing which 'twill be excommunication and nothing less than that."

M. Legros had thrown himself into the tall-backed chair, black with age and the smoke from many a previous stew-pot, and had stretched out his legs before him, in order that his dutiful daughter Rose Marie might the more easily divest him of his high outdoor boots.

Kneeling before her father she performed this little service for him with all the grace of loving girlhood, and he cocked his cropped head on one side and looked down at her with eyes in which merriment struggled with happy tears.

"Nay! nay!" said M. Legros, with mock gravity as he put his now stockinged feet to the ground and rose with a great show of ceremony, "this is no place for Mme. la Comtesse of Stowmaries. She must not kneel at any man's feet, not even at those of her fond old father. . . . Come to my arms, my girl," he added, once more resuming his seat, his voice breaking in the vain endeavour to seem flippant, "sit here on my knee. . . . Maman, for the Lord's sake put down that spoon, and sit down like a Christian, and I'll tell you both all that Monseigneur said to me."

With a happy little sigh Rose Marie jumped to her feet. Obviously her young heart was still too full for speech. She had said nothing, practically, since her first greeting to her father, since she had heard from him the good news—the confirmation of her hopes.

Obedient to her father's call, she came close to him and perched herself on his knee whilst his arm sought her slender waist and clung to it with all the gentle firmness born of his fond paternal love, of his pride in the beauty and grace of his child.

Mme. Legros—somewhat reluctantly—had pulled the stewpot further away from the fire, and put her wooden spoon aside. Then she sat down opposite her lord and her daughter, and said blandly:

"I am listening."

The above is an extract from the first long instalment of "Fire in Stubble," Baroness Orczy's fascinating new serial commencing in MRS. BULL, *on sale July 18th. Don't fail to read this remarkable story which even surpasses in interest "The Scarlet Pimpernel," hitherto regarded as this author's masterpiece.*

THE "BROTHERHOOD" BUNKUM.

BY ARTHUR HORNER.

The Brotherhood movement is one of the many devices of the scheming part of mankind to exploit the remainder. Its professed object is to usher in the general cuddle, when there will be no more striving and contention, and we shall all live on buns and milk; when the kill-joy shall lie down with the Gaiety actress and a chapel deacon shall lead them.

With the religion of the Brotherhood movement we have nothing to do. But the movement has developed into a freemasonry which often amounts to an intolerable boycotting. The Brotherhood meetings are run by men "on the make" very largely. A nice little inner circle is formed, into which entrance is only by favour. This is the gang who run the show and control the situation. The idea of self-interest and self-advancement actuates them in everything. Attached to the meetings are men with axes to grind in one way or another; tradesmen anxious to extend their business, doctors and lawyers with reputations to get. The idea is, "You help me and I help you."

Many an honest, hard-working tradesman has lost old customers through no fault of his own, but simply because they have been button-holed or paw-shaken at some Brotherhood function. Society (and particularly the smaller commercial world) is being honeycombed with these smug institutions, and as the result, those with sufficient independence to stand outside and rely on their own merit are at a disadvantage.

An objectionable tone of moral superiority exudes from many of the members. They look down upon the "outsiders" as "anti-social" and "undemocratic," or at best as poor weaklings who are neglecting golden opportunities by not taking part in the "full life." This idea of the "full life" is one of the cunning devices of the promoters of this class of entertainment. The members are made to feel that they matter and amount to something, whereas in nine cases out of ten they are unconsciously mere foils in the hands of their designing "brothers." The members are led to believe they are making opinion, cultivating independence of thought, love of humanity, etc., but the Brotherhood meetings breed nothing but a sickening type of social sentimentalism.

You go into a meeting: your hand is seized, squeezed and shaken by some oily-tongued individual who smirks at you with an effusive "brotherliness" which you know cannot be real. Over there are the managers, trussed up in Sunday black, exuberantly condescending to everyone. Now, a little man, 4 feet 5 inches in height, with bent shoulders and a twisted leg gets up and speaks on "manliness." A young chartered accountant is making himself very pleasant to a small manufacturer (it all brings business). A doctor just started in practice makes himself very agreeable all round. And so the game goes on.

Then there is the attraction of the quaint topic. You are invited to go and hear Tom Stickpig, the "converted" slaughterman, on "Why I eat nothing but treacle and green peas," or perhaps they try and tempt you with some silly conceit made up in alliterative form, as Nehemiah Noodlecrank on, "Sin, slippers and sardines."

The Brotherhood meetings are the happy hunting ground of the political party hack. A noodle who would empty the House of Commons is a "lion" at a P.S.A. He finds it very convenient to have ready collected and assorted for exploitation a docile band of individuals foolish enough to "make an audience" for him.

Generally these smug societies produce a tyrannical, canting and hypocritical spirit, which public opinion and JOHN BULL have done, and are doing, a great deal to kill.

For PHOTOS of THE PLAY, THE PLAYERS, and YOURSELF IN THE CROWD, see—

LOTINGA'S WEEKLY,

THE SPORTING PICTORIAL.

EVERY WEDNESDAY. - ONE PENNY.

Order to-day, "Mrs. Bull," July 18th. An enormous demand is anticipated.

CIVIL LIST PENSIONS.

SOME SUGGESTED ADDITIONS.

BY "RETLAW."

There is a woeful lack of imagination in the selection of recipients of Civil List Pensions, as recently published. Surely poets, philosophers, and scientists, and their relatives (in straitened circumstances) are not the only worthy claimants upon the public purse. I have in my mind many cases, ignored by an indifferent Government, in which the granting of a small pension, in money or in kind, would be approved by the public, always so anxious to express in some tangible way its appreciation of good work nobly done. I have therefore compiled the following list, and am confident that it only needs some person of weight and authority to bring it before the notice of the powers that be, for it to be given immediate effect.

MR. DAVIES, Solicitor, Wales:
in recognition of his having been instrumental in the unseating of Mr. Masterman in North West Ham, to be presented on each anniversary of the contest in which he acted as Election Agent...*£20.*

DAVID DAVIES, the Dartmoor Shepherd:
in recognition of his indirect services to the Liberal Party in general, and to Messrs. Lloyd George and Winston Churchill in particular
Four bottles of Whisky.

VISCOUNT KITCHENER:
in recognition of his self-sacrificing heroism in becoming a Director of the London Chatham and Dover Railway...*A week-end ticket to Margate.*

MR. HERBERT SAMUEL:
in recognition of the part he took in the production of the George V. postage stamps...*A stamp album.*

THE PRIME MINISTER:
in recognition of having given the world that stirring watchword, "Wait and see,"
A pack of Patience cards.

MR. WILL CROOKS:
in recognition of his pluck or impudence in attending the King's Garden Party attired in a frock coat and a grey soft felt hat, on each anniversary thereof
A guinea topper.

LADY CONSTANCE FOLJAMBE:
in recognition of her courage in refusing at the last minute to marry a middle-aged parson.....*£40.*

THE EARL OF MIDLOTHIAN:
in recognition of his modesty in preferring to continue to be known as Lord Rosebry, on each anniversary of the Coronation
A bouquet of blush roses.

CERTAIN LIBERAL PEERS:
in recognition of their independent spirit in abstaining from voting on the Parliament Bill, on each anniversary of its passing into law.....*A whip.*

THE PRUDENTIAL ASSURANCE COMPANY DIRECTORS:
in recognition of their self-restraint in refraining from taking action for libel against JOHN BULL.....
A biscuit.

THE EDITORS OF CERTAIN CONTEMPORARIES.
in recognition of their disinterested defence of the Prudential Company's methods of Industrial Insurance.....
Each, the annual premium on a life policy for £50.

SIR ERNEST SHACKLETON:
in recognition of his unselfishness in leaving the South Pole for somebody else to discover, and in consideration of his undertaking to refrain from further lecturing .....*£100.*

MARCHING ON.

Even advertisers are taking up the Business Government. Here are the lines under the picture of a convivial group regaling themselves upon Dewar's whiskey:—"Health to the King, Prosperity to the People, and may the Ministry direct their endeavours to the Public good rather than engage in Party distraction."

In the HOTTEST Weather

Stephens' Ink

keeps perfectly fluid.

N. B. FOR SAFETY Stephens' Ink is preferably supplied in STONE bottles, but it is also issued in GLASS bottles (32ozs., 16ozs., 8ozs., 4ozs.) in corrugated cartons to reduce risk of breakage.

TYPES OF THE TIMES.

By Price Holland.

THE AIRMAN.

Speaking generally, he is the most recent thing in males. He has necessarily a large income, and for this reason alone a peculiar lustre surrounds him. To dwell for a moment on his domestic affairs, he should possess a quantity of brothers, if possible, so that the loss to his parents will not seem so terrible.

In the same popular sense that a soldier is a son of Mars, so is the airman a son of Mother Shipton, who, it will be remembered, entrusted herself to a broom. From her he inherits an amazing fearlessness—an almost uncanny trait to commonplace mortals like ourselves. He commits his physical being to a few wisps of aluminium, and soars into the heavens like any ordinary lark, throbbing instead of trilling, and sometimes mimicing that bird by stopping suddenly in mid-air and dropping stonelike to earth. Here the simile ceases. The lark can soar again immediately, if it pleases, but a great deal of tapping and overhauling is necessary before the airman can do likewise.

At present, he holds the monopoly of the adjective "intrepid." During bellicose periods, war-correspondents are accustomed so to do, but when international peace is declared it is the habit of the press to search industriously around for a substitute worthy of that epithet. The war-correspondent falls to leader-writing, and possibly becomes "scintillating" in time; but, whatever the peaceful future holds for him, he is compelled, by a mandate from Fleet Street, to relinquish his claim to "intrepid." This he did at the close of the Boer War. Except for occasional use in paragraphs on Alpine-climbers and Pole-searchers, the adjective lay rusting for a time; then the airman arose, and was labelled "intrepid" immediately.

Of course, he has proved himself worthy of it. He has summoned a concourse of his countrymen, advertised a flight for their edification, secured their entrance money, and discovered that the weather was too inclement. On their demanding their money back, he has refused. What could be more intrepid?

Nevertheless, he is extremely popular. His autograph is in constant requisition, and has spoilt the appearance of many a menu card. If he descends to earth with cold fingers, some marchioness is always handy with a set of sables; indeed, should he murmur a similar complaint relative to his feet, no decent-minded countess would dream of retaining her goloshes. Hospitality is showered upon him from every side; he becomes saturated with all manner of kindnesses; and, should his pocket-case hold freshly-won prize money, the poor clamour round him—for a handshake.

I have either overheard or read that the upper air is remarkably keen and invigorating; that it whistles through the whiskers of the airman in a manner unknown to mere ground-sluggards; that it smites his countenance so boisterously that it gradually alters the shape of it, the face becoming pointed and bird-like (*vide* press), capable of cutting through the atmosphere like a knife, and resembling, in narrowness rather than expression, the bow of an ordinary rowing-boat.

I have already observed that one of the qualifications of the modern airman is a large income. A goodly portion of this he expends on cigarettes, for it is an important point of aerial etiquette that the stump of one shall repose placidly between the lips on the occasion of every descent. It is an affectation culled from the music-halls, a mute declaration of coolness which should certainly have been patented by trapeze artistes. Similarly essential to the equipment of the true airman is a mascot. Any trifling article, from a mouse-trap to a cabbage, will suffice, so long as it is perched, Teddy Bear-like, on a prominent portion of the airship.

In extenuation of these flippances, it can reasonably be said that it is the pleasantries of life that temper its solemnity. The airman's lot is quite as unhappy as the policeman's—the wings of one and the feet of the other are almost continually on the beat—and if trivial affections and harmless nonsense can serve, by any chance, to modify the tragic uncertainty of his calling, let us indulge such fancies!

BEAUTY AND UTILITY.

Our Visit to the Williams Teeth Institute.

The proneness of the Twentieth Century man and woman—to say nothing of children—to suffer from bad teeth, coupled with an increasing sensitiveness to pain, and a growing desire to possess a pleasant personal appearance—induced either purely by a natural wish not to jar upon one's fellow creatures by exposing a hideous mouth, or by the mere bread and butter necessity of retaining a situation in which smartness is essential—has led to the formation of many large dental establishments. Occupying a foremost position amongst these is the Williams Teeth Institute, of 293, Gray's Inn Road, King's Cross, London, W.C. We recently paid a visit to this Institute, and were certainly astonished at the size of the practice carried on there.

Established only four years ago, it has now grown to be probably the largest in England, treating, on an average, about a thousand patients weekly. The majority of these require stoppings and extractions, but from 120-150 sets, or portions of sets, are manufactured weekly. The largeness of its clientèle, of course, enables it to accept extremely moderate fees.

A Widespread and Growing Evil.

We were very courteously received by Mr. Williams, who personally conducted us over his extensive establishment, and gave us much interesting information. "It is hardly possible," said he, "to exaggerate the importance, from the point of view of health, of a good set of teeth, whilst an immaculate mouth is, of course, essential to a reputable personal appearance." As the biologists tell us, there is every reason to believe that primitive man, living on a diet provided practically solely by nature, retained to advanced age the whole of his teeth, but with the growth of civilisation, and the consequent increasing use of sweet, soft and prepared food, the teeth failed to find the work necessary to keep them in condition, and early decay began to set in. At any rate, nowadays it is extremely rare to find a man or woman with a perfect set of teeth, and even little children suffer from toothache, and frequently have to have their "milk" teeth extracted.

We inspected the fully-equipped workshop, where seven mechanics were busily engaged upon the various processes of manufacturing sets of teeth. All was orderly—no rush, but neat, accurate bustle.

Mr. Williams informed us that the Institute's first endeavour is to save an impaired tooth, by cleaning away all decayed substances by means of a delicate drill, until the walls of the cavity are formed of hard tooth-bone, when a plug or stopping material is inserted. It will be readily understood that these processes require the greatest skill and gentleness, and by the manner of performing them a dentist might be rightly judged—a clumsy operator causing a patient great pain at the time, whilst his work will usually have to be done over again—by a more competent man. The operating rooms at the Williams Teeth Institute are under the direction of expert operators having, we are informed, over twenty years' practical experience—so patients may rely on thorough skilled attention.

Art Supplying Natural Deficiencies.

The Williams Teeth Institute's work falls under two headings—namely, the treatment of diseases (dental surgery), and the replacing of teeth when lost (mechanical dentistry). In the first category come caries (the technical name for the dental decay unfortunately so prevalent), necrosis or death of the teeth, inflammation of the gums or nerves, neuralgia, and injuries arising from defective development, such as irregularities in form or structure, unevenness of position, etc., are also included.

Our visit to the Williams Teeth Institute was paid in the middle of the day, which would naturally be expected to be a slack time. We found, however, about a dozen patients waiting to be relieved of that tribulation which, we are told, no philosopher could bear patiently.

Mr. Williams attributed the progress of the Institute to his policy of always pleasing everybody—if a patient should by any chance be dissatisfied with the teeth made for him, a new set is supplied gratis, while in the event of an accident by which a tooth is broken off a plate, the deficiency is made good, also free of charge.

We were assured that the Williams Teeth Institute is entirely unconnected with any other dental establishment—a noteworthy point, in view of the questionable concerns we are called upon from time to time to expose.

Baroness Orczy's great New Serial starts in "Mrs. Bull" on July 18th.

Don't waste your holiday this year:

Take a Kodak!

What have you got to show for your summer holiday last year? Probably nothing!

A Kodak will give you this year a delightful picture record of the places you visit, the sights you see, the people you meet, the things you do.

A Kodak will double the pleasures of your holiday, no matter where you spend it—at the seaside—in the country, on the continent—walking, cycling, motoring, travelling, camping, yachting, or just loafing.

Remember, you can learn to use a Kodak in half-an-hour. Any Kodak dealer will show you how simple it is. Here are three Kodaks suitable for Holiday-makers:

No. 3a Folding Pocket Kodak (postcard pictures)	£4	10	0
No. 3 Folding Pocket Kodak (pictures 4¼×3¼ ins.)	£3	12	6
No. 1a Folding Pocket Kodak (pictures 4¼×2½ ins.)	£2	10	0

Kodak Picture Booklet Sent Free

"What you can do with a Kodak" is a magnificent booklet containing 146 Kodak snapshots. They will show you just the sort of Kodak pictures you can take for yourself. Don't miss this! Fill up this coupon and post to-day to Kodak, Limited, 57, Clerkenwell, London, E.C.

Coupon

Kodak, Ltd.,
57, Clerkenwell,
London, E.C.

Please send me, free, a copy of "What you can do with a Kodak," as advertised in John Bull for July 15th, 1911.

Name.....

Permanent Address.....

.....

.....

PETS.

By Jim Crow.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective; cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.]

Extreme democrats turn up the whites of their eyes at the idea of silk cushions, gold collars, fur coats, russia leather boots, and lace pocket-handkerchiefs for dandy-dinmonts. They even think it wicked to spend five or six shillings a week on the board of a collie, and, like Judas Iscariot, wonder why the money is not devoted to the relief of the poor. That argument, however, would apply to all luxuries, and we might just as well be reproved for keeping motor-cars, or buying pictures, or giving dinner-parties, so long as there remains one hungry person on the Embankment. Moreover, there is a second school of thought, which frankly contends that the human animal deserves the least consideration of all, being less faithful, worse mannered, not nearly so desirable as companion or acquaintance.

The Power of the Dog.

Cases of injustice to animals are certainly taken up quite as widely and vehemently as those of human misfortune. If a firm of millionaires tyrannically decrees a lock-out, or if a piece of legislation bears hardly upon struggling millions, the sufferers are usually left to organise their own defence; if anyone interferes you will usually find it is a self-seeking party politician. But if rumour arises that ponies have to do tiresome work in pits, or that bearing-reins are uncomfortable, or that puppy-dogs hate having their tails bitten off, or that wild birds are unduly harassed in the interests of the feather trade, or that tomcats may feel lonely if left at home on Coronation day, you may rely upon a generous, spontaneous response to appeals on their behalf. Luxurious offices will be taken in a fashionable quarter, business and pleasure will be neglected for indignant committee meetings, the Press will be deluged with the protests of constant readers, leaflets will be forced upon us in the streets and thrust into our letter-boxes, old ladies will rend their curls, retired colonels will gnash their teeth without ceasing until they receive an assurance that justice shall be done.

Hostages to Fortune.

Too much kindliness is, however, preferable to an insufficient supply, and I have no doubt that grief, even for imaginary wrongs, has a salutary effect upon the mind. Anything to save us from the unhappiness of introspection. But I am not quite sure that everybody is altogether justified in multiplying his responsibilities by the adoption of pets. It is unfair to add a mongrel to your household if you cannot promise to devote time to his toilet and exercises, if your means will not always permit proper provision for his appetites, if the natural acerbity of your temper is likely to inspire harsh words or hasty blows. Such thoughtlessness may easily provoke the same resentment as would be justified in an adopted daughter who was stinted of jewels, furs and gaiety.

The Pleasure of Tyranny.

The craving to possess pets is chiefly due to possibilities of patronage and companionship. Some people soon learn by bitter experience that they will always have to take a back seat in the presence of other humans. They are constitutionally shy, they suffer from chronic shame, they cannot call their souls their own. Think what a joyful relief it must be for them to have a cringing cur at home, to train it to fetch their slippers and accept smacks, to revel in the luxury of shouting and scolding and swearing at something however humble, to find at least one creature that will thank for favours instead of claiming rights. Of course, there are some natures so grovelling that they dare not assert themselves even in the presence of their pets. I remember being told once by a distinguished statesman, whose criticisms were the terror of a powerful Government: "My position is a very sad and humiliating one, for I am owned by a little girl, who is owned by a small dog." So, if one could believe him, he was at the mercy, the beck, the call of a puppy at the end of a bit of blue ribbon. That, no doubt, was an exaggeration, but I have known people who subordinated their whole lives to the whims of some four-footed, or even feathered, tyrant.

Bullied by Beasts.

Worse than Ham the accursed, who was condemned to be the servant of servants, they were the serfs of what the Scriptures call the beasts that perish. I know people who long to go abroad, but cannot do so because it would mean either parting with a favourite dog or subjecting him to months of quarantine on his return. Others are debarred from hotels, flats, matrimony, country visits, popularity with acquaintances, through devotion to a cur. You should not choose your pets in haste, or take sudden fancies to creatures in shop windows, or yield thoughtlessly to pity for unfortunate waifs and strays—for the odds are that you will repent bitterly at leisure.

Cruel Children.

No doubt you often find a plausible excuse in possible pleasure for your children. The brat who has to do just what he is told, to go instantly to bed at a signal, to learn to be seen and not heard—oh, that such brats still survived!—finds exquisite happiness in passing on your discipline. Dolls are all very well to dandle and chastise, but there is infinitely more realism in handicapping Minnie's hunting with a bell-collar, or inculcating patience by tying a tin pot to Fido's tail. And the odd thing is that animals will endure from children all sorts of vexations which they would resent with bites and growls from you or me. A similarity of intellect renders them suitable companions. The lower animals prefer the lowest humans.

Demoralising Humans.

Perhaps I should make an exception in the case of dogs, for they have studied the foibles and idiosyncrasies of mankind during so many generations that they learn to make allowances even for the insanity of genius and the uncertain moods of the great. All the same, dogs deteriorate through contact with humans. I know that it is the fashion to argue that we have the dogs as well as the Governments we deserve, and I know at least one impossible person whose hound reflects and even magnifies his impossibility. But look at the street dogs of the Orient, whose success in life depends far more on conformity with canine opinion than upon adaptability to human whims. They are as far above the performing poodle or the humble turnspit as the Home Secretary is superior to an habitual criminal or to an average peer. Various excuses may be found for encouraging the society of dogs. They are faithful honorary watchmen, sympathetic comrades in sport, shrewd judges of character. I can understand that they should have inspired the word "dogged," but I must confess that I have never found them dogmatic in answer to friendly argument. While we are on the subject of etymology, what an irony there is in the association between pugs and pugnacity.

Feline Amenities.

What has always detracted from my respect for dogs is their readiness to lick the hand that smote them. Now, you never find that form of Christianity among cats. That is why those inveterate bullies, small boys, go out of their way to persecute them with stones at a safe distance. The reason why cats used to be worshipped—and still deserve to be worshipped—is that they never forgive an injury. As they are also the daintiest, cleanest, most courteous of creatures, I have never been able to understand why their name should be applied to fractious old ladies. The only obvious analogy is to be found in their persistent longevity, and that is shared by the asinine race, though we are not yet democratic enough to apostrophise superannuated females as donkeys. If the object of pets is companionship, surely a cat is entitled to take the first rank. Once you have won her heart, she will interest you with the music of her purr, she will beguile your darkest hour if you only provide her with a cork and a piece of string, and there need be no limit to your opportunities of seeing sport if you will run to the expense of a few white mice and canaries. I once had great fun pulling the public leg by inserting an advertisement:—"Wanted: any number of singing birds for a favourite cat." You should have seen the answers I received from members of the Royal Society for the Prevention of Cruelty to Animals. Talk of invective!—Jim Crow is mealy-mouthed in comparison.

I have had so many pets that I scarcely know where to look for a new one. But the Coronation has given me an idea: I will keep glow-worms.

Order to-day, "Mrs. Bull," July 18th. An enormous demand is anticipated.

Furnish Without Disturbing Capital.

The new and original plan in active operation at 252-256 Tottenham Court Road. London. W.

IMPORTANT ANNOUNCEMENT.

A visit to the great display of household furniture now on view at 252 to 256, Tottenham Court Road, will amply repay any lover of a beautiful home.

To those about to furnish, to those who are re-furnishing, and to those who wish to add to the beauty of the home, the important announcement is now made that Messrs. Wolfe and Hollander are prepared to supply from their well-known Emporium, furniture of every description—a complete home or a single article—on a new and original plan of deferred payments.

THE NEW PLAN EXPLAINED.

Readers of JOHN BULL who visit Messrs. Wolfe and Hollander's, will find cash prices attached to every article displayed in their show-rooms; for deferred payments only 5 per cent. is added to these prices. Thus a customer who selects £100 worth of goods and elects to pay on the new system will only pay £5 extra or a total of £105 by instalments to suit the convenience of the purchaser; on £50 only £2 10s. extra is charged, and so on *pro rata*.

SPECIAL INVITATION.

Just at the present time the display in Tottenham Court Road is even more than usually attractive, and Messrs. Wolfe and Hollander invite readers to call and personally inspect the great array of choice goods now on view at the lowest possible figures. Visitors should specially make a point of calling and viewing personally the great bargains offered. You are invited to *come and see*; you are not asked to purchase unless you so desire. You cannot help deriving a deal of pleasure and acquiring a lot of information by accepting this invitation.

A FURNITURE ALBUM

(containing over 1,000 illustrations and 21 coloured plates)

to be presented to every reader of "John Bull."

Messrs. Wolfe and Hollander are prepared to forward, post free, a copy of an illustrated album containing over one thousand illustrations of every conceivable requisite for the furnishing of the home. The artistic nature of the details are unequalled in the furniture trade. The 21 coloured plates further tend to make this season's album one of the most attractive and interesting ever placed before the Home-beauty-loving readers of JOHN BULL. Many hints and valuable advice on furnishing are contained in its 240 large pages, and every reader should send to-day for a presentation copy, which will prove a useful and lasting guide for home decoration and artistic furnishing.

Wolfe & Hollander Ltd.

252. 253. 254. 255 & 256,

W.W. Tottenham Court Road London. W.

OPEN LETTERS AND POSTCARDS.

To Lord Kitchener, Railway Director, London.

MY DEAR LORD,—It is with great satisfaction that I hear of your selection by the King's Ministers as British Agent and Consul-General in Egypt in succession to Sir Eldon Gorst. I am at liberty to inform you that the appointment is due to the intense appreciation with which his Majesty's Ministers regard the services you have rendered to the nation and the Empire as a director of the Chatham and Dover Railway Company. I betray no secret, indeed, my Lord, when I add that, but for circumstances over which Providence has exclusive control, they would not have withdrawn you from that heroic undertaking; on the contrary, they were prepared to recommend you by every means in their power to a directorship of the General Omnibus Company, the Gas Light and Coke Company, and even of Lockhart's, so anxious were they that you should be comfortably and appropriately settled in life.

As to Egypt, the climate might be worse, and the nationalist politicians rather better, but there is a railway to Khartoum, where you may spend your week ends when you are tired of Cairo. His Majesty's Ministers feel that once in Egypt you will be no longer on their nerves, and if you will have the goodness to stay there until you are needed as Governing Director of the War Office they will be obliged.

JOHN BULL.

To Mr. Fordham, Metropolitan Magistrate.

DEAR CADI,—Probably the hot weather has made you joke with even more than your usual difficulty, but I wish you would tell me once for all why you consider it necessary to try to be funny at all when you are sitting on the Bench affecting to dispense the criminal law. A man who made a bet that he would swim across the Thames was brought up before you the other day on the charge of being drunk and disorderly, though, as he was admittedly a very good swimmer, the evidence does not appear to have been remarkably conclusive. If it had been the only evidence, I wonder what sort of charge would have been brought against those reckless people who try to swim or fly across the Channel. That, however, is not my point. I want to know what you meant by saying "That would be what is called a cooler," when it was stated that the defendant had to be dragged out of the river. You may, of course, be possessed of some peculiar dialect of your own, but, meanwhile, I fail to see any explanation of a rescue instead of a plunge, being described as a cooler. Again, you strike me as being more silly than funny when, commenting upon the swimmer's drunkenness, you remark, "I should have thought that, if there was some drink in him, it would have formed gas and kept him afloat." Surely this theory is not endorsed by the faculty, and, even if it were, there would be no assurance that he might not have floated face downwards and been drowned all the same. I am therefore puzzled by your conclusion that "They might have left him to go across." But, admitting this conclusion, how came you to impose a fine of ten shillings? Was that also one of your cryptic jokes? JOHN BULL.

To George Moir, Esq., Chairman Parish Council, Aberdeen.

DEAR GEORGIE,—Please let me know by early post how much a Scotsman is permitted by his religion to eat when he is on an official visit of inspection to orphans and boarded-out lunatics. My reason for asking is that, at the last meeting one of your colleagues, Mr. Milne, of St. Nicholas, raised an awful rumpus because the visiting members of the Council were supplied with luncheon and dinner baskets at 5s. a head each, "which was nothing but waste." He said half the contents of the luncheon baskets were not consumed; though if the contents comprised a bottle of whisky, I should think this is a wild exaggeration. A Scotsman may conceivably leave a chicken bone or two when he is filled, but—well, there you are!

JOHN BULL.

Baron de Forest, M.P. for North West Ham.

DEAR BARON,—Congratulations on your election. In a sense you are a Parliamentary freak—a man of great wealth and of aristocratic surroundings, but an advanced Radical by honest conviction. JOHN BULL.

To the Clerk of the Board of Guardians, Watford.

MR. CLERK,—The prosecution of Henry Hawes before the Petty-Sessional Court at Watford on a charge of neglecting to maintain his wife and children, strikes me as being as premature as it was vindictive. As I gather, Hawes, his wife, and five children were admitted to the workhouse after they had been ejected from their home. The man was anxious to obtain work, but the master or somebody refused to permit him to leave the house. As the man knew very well that while he remained in the house nobody would bring work to him, he discharged himself, put his wife and children in Cassiobury Park, obtained for them such food and drink as his means permitted, and then left to seek, and as it chanced to find, work. The wife then returned to the workhouse with the children, as any sensible woman would do, persuading her husband to stick at his employment until he could take them out again. This was the neglect to maintain his wife and children for which Hawes was brought before the magistrates. The woman was expecting confinement, the man had only been at work a week or two, and there were five children. Anybody who knows the attitude of landlords towards people in these circumstances must be aware that in adjourning the case for a fortnight for the man to take his family out of the workhouse, the magistrates put upon him the hardest of tasks.

Perhaps the most contemptible because the most vindictive feature of this prosecution was the interference of Superintendent Wood, who interposed during the proceedings to read to the magistrates a list of eight previous convictions against the defendant, "including assault, drunkenness, etc." Superintendent Wood did not think it necessary voluntarily to inform the Court that the last of these convictions was in 1903, eight years ago, and it was not until the magistrates pressed him as to whether the defendant's statement to this effect was true that he admitted it was. There is no doubt the object of the Guardians was to get this man convicted on a charge which only by a misuse of words can be characterised as an offence at all. The man is now in work, but when his employers read the report of the case they may find an excuse for dismissing him, and thus throw him on the rates again. In any case, sir, Superintendent Wood has sufficient experience of police work to know that if and when he says everything he knows against a prisoner in a court of law he is bound to say everything he knows in his favour also.

JOHN BULL.

To Sir Thomas Hughes, Chairman of the Licensing Bench, Liverpool.

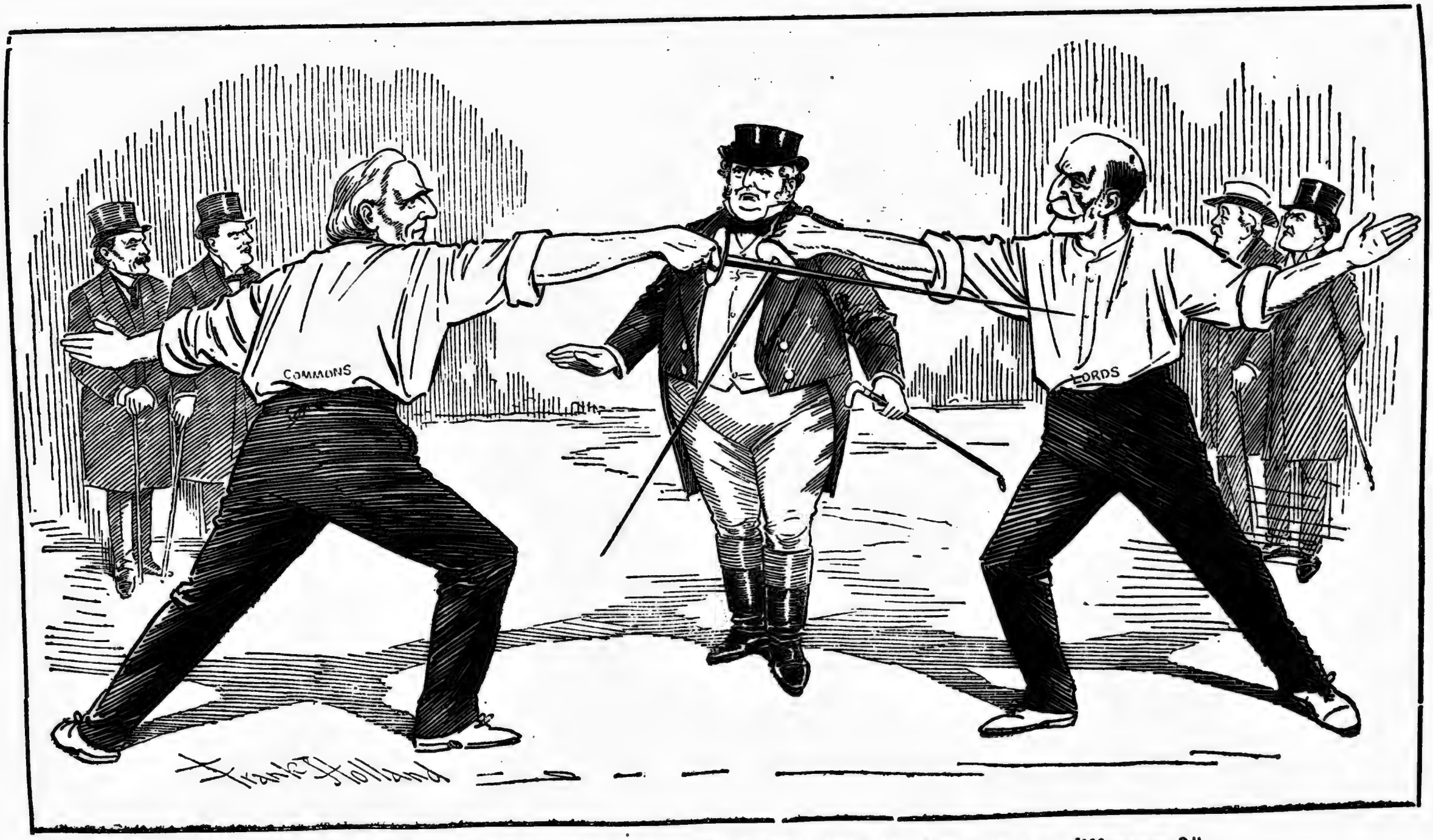
DEAR SIR TOM,—I begin to think that the dominance of your authority on the Liverpool Licensing Bench is leading your colleagues into dangerous courses. They are compromising and complicating their functions by becoming a circularising body, and a circularising body in the interests of the brewers and against the interests of the independent publican. Never, surely, was a more amazing and a more irregular circular sent out by magistrates to owners of licensed property than that addressed by the Clerk of your Bench after consultation with the local Brewers' Association. With staggering effrontery, the publicans are told that the Licensing Committee have determined to insist upon the insertion in all tenancy agreements of a clause to prevent underselling by licensees. It is easy to divine the motive. The brewers of Liverpool have decreed that the independent publican is to be smashed; that *their* prices, and their prices only, are to rule; and that no matter how willing and how eager any individual publican may be to supply cheaper and lighter beer, he will do so at the peril of his licence and his livelihood.

Since when, Sir Thomas, has Parliament authorised licensing magistrates to restrain the publican in such little freedom as he enjoys under the law? Since when did Parliament authorise the Licensing Magistrates to put into the hands of the brewers the power of fixing and controlling the prices of a public commodity? I trust that these extraordinary pretensions will be challenged and tested. Assuredly, the brewer has already a sufficiently tight grip on the tied tenant, and I cannot believe that the Courts will allow him to be fettered in this way, circular or no circular, Sir Thomas or no Sir Thomas.

JOHN BULL.

Baroness Orczy's great New Serial starts in "Mrs. Bull" on July 18th.

TO THE DEATH!



JOHN BULL: "Surely, Gentlemen, there is some better way than this of settling your differences?"

JOHN BULL IN THE CITY.

By Verax.

The Morocco scare has run its course, and now the ultra-nervous people who threw their stocks overboard in such haste at absurd prices are repenting at leisure. In other respects the outlook is bright enough, especially in view of the cheapness and abundance of money, which is likely to continue for some months. Consols distinguished themselves by helpless weakness during the scare. Canadian Pacifics were first rigged by the Erie story and then collapsed on its contradiction, Berlin being the chief sufferer. The drought in the States appears to have given over just in time to avoid serious mischief. South Africans have experienced a strong rally. Kaffirs can be bought to pay very handsome returns, as my table shows, but Rhodesians are likely to score the biggest rise in the near future, and fully confirm my remarks of last week, which also contained useful hints as to the selection of shares to purchase. Oil and rubber shares look more hopeful. Tin maintains its strong position, and, despite new sources of supply, there is not enough to go round, the price for cash being maintained at £195. That price pays producers very handsomely, and the latest flotation by the Southern Shan States Syndicate (1909), Ltd., the Mawchi Tin and Wolfram Mines, Ltd., has been well received. It is working extensive mines, in which 16 veins containing tin oxide and wolfram have already been exposed, a very large tonnage of ore going 3.9 per cent. being available. The 6 per cent. First Mortgage Debentures, issued at 97½, have the advantage of being convertible into Ordinary shares up to June 30, 1914. The shares in the parent company, the Southern Shan States, are in good demand at 1⅛. Nigerian Tin shares, which at first suffered from the Morocco scare, are improving again, Champion Tin Fields at ¾-⅞, and their subsidiary Naraguta at 1¼. The annual accounts of the latter, about to be issued, show a net profit of £27,000, and three dividends, together 15 per cent., have been paid; 485 tons of tin were produced, fetching £55,000, and this from only 10 acres out of the Naraguta property of 12,800 acres. To my mind, the Champion Tin Fields, which have large interests in so many Nigerian tin mines, are the pick of the Nigerian bunch. By the way, we are threatened with another big batch of new Canadian companies, not by any means high-class, and I verily believe that Canadian promoters will wear out their welcome in the London market. As a sound investment, owing to the recent reaction, Japanese Fours at 90 x.d., yielding £4 9s. 3d. per cent.—lowest since 1908—may be recommended, and as a promising speculative lock-up Grand Trunk Ordinary, in view of the great potentialities of the Grand Trunk Pacific.

London Bank Dividends and Bank Shares for Investment.

The first half of the current year has proved fairly satisfactory for the Banks, although there has been a further considerable fall of *Consols*, and other *Gilt-edged Stocks*, especially towards the close of the half-year. It may, however, be assumed that the leading Joint Stock Banks reduced their holding of *Consols* to a considerable extent, Profit margins were good for the first five months, and only in June dribbled away somewhat, but the fact that the Bank of England maintained its rate at 3 per cent. was a favourable point. Trade in the country, moreover, was very prosperous, and reached a larger volume, so that it is not surprising that the leading Banks have fully maintained their profits of a year ago, and have, in some instances, even increased the same. Owing to a moderate decline in the shares, the yields are very good, as will be seen from the following table:—

	Shares.	Amount Paid-up.	Dividend p.c. 1910-11.	Price.	Yield per cent. per ann.
	£	£			£ s. d.
Barclay and Co.	20	8	*13⅓	22	5 0 0
Capital and Counties	50	30	16	32½	4 18 6
Lloyds	50	8	18⅔	29⅝	4 17 6
London & Provincial	10	5	*18	21½	4 2 9
London & Sth. Western	50	20	16	72½	4 8 3
London City & Midland	60	22½	18	48	4 14 0
London Co. & West.	20	5	20⅝	21½	4 15 0
London Joint Stock	100	25	10	28	5 7 3
Martins	20	10	*8	16	5 0 0
Met. of Eng. & W.	50	5	15	14½	5 5 3
National	50	30	*11	23½	4 15 0
National Discount	25	5	10	8½	6 1 3
Nat. Prov. of England	75	10½	*17	36	4 19 3
Parrs	50	20	20½	41½	4 19 3
Union Dis. of London	10	5	12	12⅝	4 16 0
Union Ldn. & Smiths	100	15½	11⅓	34	5 3 9

*The Banks marked with an asterisk have not yet announced, and the dividends are estimated.

In the case of the *Union of London and Smith's Bank*, the dividend for the half-year was 10 per cent. per annum, and a bonus at the rate of 2 per cent. per annum, which, subject to income tax, works out at 17s. 6d. per share, while last year it worked out at 17s. The rate per annum of the *London County and Westminster* is 21¼ per cent. against 20 per cent. a year ago. *Parr's Bank* pays 20 per cent., against 19 per cent. a year ago, others, as far as announced, being unaltered.

Fire Insurance Shares as an Investment.

I have received several enquiries from readers of John Bull, who wish to know whether I can recommend the shares of Fire Insurance Offices as investments, and the answer is undoubtedly "Yes." There are, of course, occasionally heavy losses to meet, but during the past year, and, in fact, during the three previous years, these companies have prospered, showing larger profits, with corresponding additions to the general funds. Some of the companies have already raised their distributions. Others have not yet done so, but would doubtless follow should they continue to enjoy the present prosperity. The following table shows present prices, and yield per cent. per annum:—

	Shares. Nom.	Paid-up.	Dividend p.c.	Price.	Yield per cent. per annum
	£	£ s.			£ s. d.
Alliance	20	2 4	12s.	12½	4 17 11
Atlas	10	1 4	6s.	5⅝	4 12 3
British Law	10	1 0	4s.	4	5 0 0
Caledonian	25	5 0	24s.	22⅝	5 6 8
Comm. Union	10	1 0	15s.	20	3 15 0
Guardian	10	5 0	10s.	10½	4 15 0
Law Un. Rock	10	0 12	6/6	5⅞	5 18 3
Liv. Ldn. & Globe	10	1 0	21s.	23⅛	4 8 9
London Ass.	25	12 10	50s.	57	5 0 0
Ldn. Lancs.	25	2 10	18s.	26⅝	3 7 9
N. B. Mercantile	25	6 5	40s.	40	5 0 6
Northern	10	1 0	8s.	8⅝	4 7 0
Nor. Union	25	3 0	30s.	30	5 0 9
Phœnix	50	5 0	35s.	33⅜	5 6 0
Royal Exchange	100	Fully	9%	222%	4 1 9
Royal	10	1 10	23s.	26⅝ xd.	4 6 9
Scot. Nat. Ntl.	20	1 0	3/6	3⅝	5 0 0
State Assur.	8	1 0	2s.	44s.	4 12 0
Sun	10	1 0	12s.	14⅜	4 5 9
Yorkshire	5	0 10	5s.	5⅝	4 15 0

The drawbacks of fire insurance shares are that there is an uncalled liability, the same as in the case of banks, and that there is no free-dealing market for the shares. It is a pity that some shares like the *Guardian*, *London*, *North British*, *Phœnix*, or *Caledonian* are not split up into smaller denominations, as this would probably contribute towards making these shares more dealable. The *Commercial Union* and *London and Lancashire* are enjoying a free market in the provinces.

Home Railway Dividends—A Bright Outlook Apart from the Labour Troubles.

There is always something to interfere with the *Home Railway Market*—chiefly, of course, labour troubles, such as the seamen's strikes in Liverpool and Hull, and since in Manchester, while the Morocco scare, too, kept prices down. Yet the results of the half-year will be found to work out very favourably, especially in the case of the heavy lines, which have the biggest traffic increases—so much so that increases in the profits of, say, ¾ per cent. will probably be shown. But the boards of directors will no doubt act in a very conservative manner. Hence the most reliable market estimates are as follows, taking the companies in the usual order of announcements:—*Metropolitan Cons.* dividend rate per cent. per annum for the first half-year, 1911, 1¾ per cent., against 1¼ per cent. first half of 1910 (expected on July 17th); *Brighton Ordinary* 3⅛ per cent., against 3 per cent. (expected July 19th); *Tilbury* 4 per cent., the same; *South Eastern Ordinary* 1½ per cent., against 1 per cent.; *Chatham First Prefs.* full dividend, against 3 per cent. (South Eastern and Chatham statement expected July 20th); *City and South London* 1¾ per cent., against 1½ per cent.; *Great Central* full dividend, on the 1891 Preference; *Central London* 3 per cent., the same; *South Western Ordinary* 4½ per cent., against 4 per cent.; *North Eastern* 5½ per cent., against 5 per cent.; *North Staffordshire* 4¼-4½ per cent., against 4 per cent.; *Midland Deferred* 3 per cent., against 2½ per cent.; *North Western* 6 per cent., against 5½ per cent.; *Great Western* 4½ per cent., against 4 per cent. for the first half of 1910. It will be seen, therefore, that the yield for the twelve months 1910-11 will show still better than before, the more so as prices are very considerably below the highest this year. For the investor who can afford to pay for the stock there are great opportunities just now in Home Rails, which are, moreover, full of dividends.

Order to-day, "Mrs. Bull," July 18th. An enormous demand is anticipated.

YIELD OF LEADING PRODUCING KAFFIR SHARES, AFTER THE FALL IN PRICES—QUOTATIONS FULL OF DIVIDENDS.

The further fall in prices which has taken place in *Kaffir* shares, partly on the Morocco scare, and also on the sagging movement which has been in progress for some time, in sympathy with *Consols* and other gilt-edged stocks, has brought these shares down to a very low level, and I am now able, on the basis of these new dividends, to put forward a table of yields, which shows that excellent returns can be obtained at the present very moderate prices:—

	Dividend. 2nd half, 1910.		1st half, 1911.		Estimated Life Years.		Present Price.		Yield per cent. per annum. £ s. d.
Ferreira Deep ..	27½	—	22½	—	15	—	3⅝	—	12 18 0
Nourse Mines ..	10	—	10	—	20	—	2½	—	8 0 0
Rose Deep	20	—	20	—	20	..	3½	..	11 0 9
New Modderfontein (£4)	10	—	12½	..	25	..	12½	..	7 0 0
Robinson Gold Mines (£5)	15	—	15	—	11	..	7½	..	19 13 3
Village Main Reef ..	35	—	35	—	6	..	3½	..	18 13 3
Durban Roodepoort ..	35	—	20	—	9	..	2½	..	23 3 0
New Heriot	40	—	40	—	14	..	4½	..	17 5 9
Simmer and Jack ..	10	—	10	—	14	..	1½	..	13 6 9
Knight's Deep ..	17½	—	17½	—	18	—	3	..	11 3 3
Langlaagte Est. ..	15	—	10	—	29	—	2⅝	..	10 10 0
New Primrose ..	†20	—	20	—	7	..	2½	..	16 17 0
Witwatersrand (Knights)	17½	..	17½†	—	9	—	2½	..	12 3 6
East Rand Prop. ..	20	—	20	—	36	..	4⅝	..	8 13 0
New Kleinfontein ..	10	—	10	..	24	—	2	..	10 0 0
Van Ryn	22½	—	22½	..	19	—	4 3-16		10 14 9
New Goch	7½	..	7½	..	19	—	1 9-16		9 12 0
Crown Mines (10s.) ..	55	..	55	..	15	..	7 11-16		6 7 9

* No allowance is made in this column for length of life.
† No allowance made for bonus paid of 20 %.

It is, of course, understood that the length of life of these mines has still to be taken into account, and the best way is for the investor to establish a sinking fund of his own, to regularise the yield. The above table contains leading Kaffir shares which, in my opinion, are suitable for present investment. There is additional advantage in buying at present, as not only are these large dividends for the first half of 1911 still contained in the prices, but there is the additional advantage that in about two months' time working costs of these mines will be greatly reduced by the use of electric power from the Victoria Falls, etc., and of various mechanical appliances. It is then that I shall look for a very considerable improvement in quotations.

HAS THE TURN IN RUBBERS COME AT LAST?—SO FAR, BEAR COVERING THE MAINSPRING OF THE RISE.

I hardly like to say it, in view of past disappointments, but it looks to me as if the turn in Rubber shares had really come at last. During the past few months the market has been engaged in discounting dividend reductions, and as latest announcements have been quite up to expectations, the outlook seems to be brightening. So far, "Bear" covering has been the mainspring of the rise, but it is significant that a good many options have been entered into for the end of September, and it looks as if only a little public buying were needed to set the seal upon the upward movement. If my anticipations are realised, I hope to devote greater attention again to this market in the future. In the meantime, a few words of caution to my readers: Do not allow your enthusiasm to run away with you, and buy only the leading marketable shares amongst either the higher or lower-priced classes, and then only to the extent which you can conveniently pay for and take up, in case of need.

SPECULATIVE ACCOUNT IN OIL SHARES GREATLY REDUCED—UNSCRUPULOUS ATTACKS UPON MAIKOP SHARES REFUTED.

The speculative account in Oil shares, which has been such a detrimental factor to prices in this department of late, has now been greatly reduced, and the market should at last be free to respond to the steady improvement in the position and prospects of the industry. I should particularly like to warn my readers against paying any attention to the unscrupulous attacks, based upon false figures, which are every now and again made upon the Maikop oil companies by certain obscure journals. The *Maikop Victory*, for instance, had a production of 7,045 tons for the period from May 28 to June 30, out of which period there was no production for twelve days, owing to a fire on the property. At the same rate, without a fire, the monthly output would work out to 10,500 tons. These shares look remarkably cheap at 1⅛ to ⅛ pm. *Black Sea Oilfields* have been quietly picked up at 1⅛, and this company also maintains production on a substantial scale, that for the period from May 14 to June 30 amounting to 10,629 tons. *Maikop Pipeline* remain dull at 19s. 3d., but may be expected to go ahead again on the announcement that the line is in full operation at about the end of the month. *Shell Transports* and *Spies* have declined to 83s. 6d. and 33s. 3d. respectively.

JOHN BULL'S FINANCIAL LETTER-BOX.

(1) Letters containing inquiries must be addressed to the City Editor, JOHN BULL, 2, Copthall Buildings, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.

(2) Correspondents should adopt either a nom-de-plume, or mention initials, under which the replies will appear in the paper. The stocks or subjects inquired about should also be numbered.

(3) Replies are made only in the ordinary way through the columns of this journal under the above heading, and not by letter.

(4) In no circumstances will the proprietors undertake the sale or purchase of stocks or shares.

(5) If inquirers wish it, for transacting business, the names and addresses of respectable firms of stockbrokers, members of the London Stock Exchange, will be supplied to them, in which case a stamped addressed envelope must be enclosed.

(6) A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

CHAMPION TIN OF NIGERIA.—S. R.—Is a good purchase at ¾-13-16 dividend of 1s. just declared.

LETTERS RETURNED.—J. T. (Le Carlton Hotel, Nice, Carabacel).—I have today had returned two letters, dated February 11th and March 14th, through the Dead Letter Office. The letters are returned as "*Inconnu.*" I am at a loss to understand, therefore, how you can complain of inattention, when the fullest information was sent to you twice by letter, as requested.

BEARER SECURITIES.—JOHN OF NORTHAMPTON.—Why not place the securities in a Safe Deposit?

GAS STOCKS.—ARDCHYLE.—Yes, both are first-class holdings amongst Gas Companies' stocks.

ELECTRIC SHARES.—POWELL.—There is no quotation here for the first-mentioned shares, while the second are quoted at 3⅜. You might take an early opportunity of realising both.

MENTFIELD MINING.—J. C.—I am afraid I cannot fathom the problem. There is no market for the shares.

IDA H.—INVESTOR.—One of the most promising Westralian Mines, and cheap at 7s. 3d.

SAVINGS CORPORATION.—EASILY DUPED.—I do not like this kind of concern at all, and advise you to withdraw your money at the earliest practicable moment.

HUNGARIAN LOTTERY.—IGNORANTIA.—The Royal Hungarian Lottery is respectably conducted, and is, in fact, under Government supervision. I cannot, however, guarantee the intermediaries, and although on the face of it the so-called bank would hardly dare to issue false tickets, this is something with regard to which I cannot help you. You know, of course, that lotteries are illegal here.

BIRKBECK BANK.—E. J. W. (Gloucestershire).—No, I do not think you need make any personal application. It is quite sufficient to send in a claim to the Official Receiver, as you have done.

BUILDING SOCIETIES.—ANXIOUS (Southwick).—I know nothing against the Building Society in question, but I should think that the amount you have on deposit—viz., £600 at 4 per cent., is too heavy. You should reduce it by investing some of the money in sound securities, in which you can also get 4 per cent., and, in fact, more. I shall be pleased to recommend you a broker, member of the Stock Exchange, who will buy the stocks for you and give you every attention. MRS. A. (Hemel Hampstead).—It is exceedingly difficult to say, nowadays, in view of the new land laws, and the depreciation in properties, whether Building Societies are quite safe. If you are at all nervous in the matter, you had better sell your shares, and put the money in the Post Office Savings Bank, or in good, sound stocks and shares. Same reply to RYFOTS (Tottenham). ANXIOUS.—To your first question—yes. To the second—ditto, although much must depend upon the by-laws of the Society. I cannot tell you what the insurance premium would be. Ask a company to quote a rate, or apply to Lloyd's. It is not the question of whether any particular society is sound or not at present. What you have to look to is the future, and the unsettling effects of recent land legislation.

WEALTH THROUGH CO-OPERATIVE TRUSTS, WITH GUARANTEED RESULTS.—NONSUCH.—I strongly advise you to have nothing to do with the Trust Development Corporation, whose circulars have reached you from 33, Rue le Peletier, Paris. It is only another trick to get money out of you, and the guarantees talked about are invalid. It is, in fact, a chance of a lifetime of losing your money, instead of making it.

GAMAGE BELL MOTOR CAR COMPANY.—W. H. S. (Liverpool).—It is a pity that this company was issued at the time, as it has not been well taken up, and so far has not been successful. In fact, there is no quotation for the shares.

OUTSIDE BROKERS.—N. E. R.—I have looked through the accounts you have sent me, and as outside brokers naturally keep to the letter of the bargain which they make with you, I find that you have nothing to complain of. It is a pity that you lost your money, but being a mere novice in such matters, that you were bound to do. There is no blame attached to the firm in question—they merely held you to your bond. The documents are returned

INCOME TAX.—H. C. (Deptford).—The best thing you can do is to place the matter into the hands of one of the Income Tax Agencies, such as that at Poultry, Cheapside, E.C.

BANK DEPOSIT.—ANCHOR.—This bank is, according to appearances, sound enough, but it is only a small institution, and I do not care for the system of fixed deposits for prolonged periods. Your best plan is to place your capital into sound securities.

CONSOLS.—MAIRU.—You will find it far more satisfactory to transact your business direct through a stockbroker, instead of through an intermediary.

BROKERS' CHARGES.—CLIENTS.—(1) The reason is that you buy at the higher of the two prices quoted, and sell at the lower, the difference constituting the jobber's "turn." It is quite correct that transactions are not all marked. (2) I am not aware of this, and if you feel aggrieved, you can certainly bring the matter before the Committee of the Stock Exchange, who would investigate any complaint which bears *prima facie* indications of justification.

NORMAL POWDER.—PENSIONER.—This company is still in existence, but no information is available as regards the position. If this should meet the eye of the secretary of the company, Mr. Rogers, he might perhaps send me details of how matters stand at the present time. There is no market for the shares.

£2,500 INVESTMENT.—E. I. E.—I would suggest the first list of five investments. The second list is all right, but contains too many shares of one particular class, viz., banks. With regard to North-Eastern Consols, the position at present hinges largely upon the labour situation.

SMALL BANK.—ANXIOUS (London, E.).—As far as I am aware, this bank is safe enough. But if you are so nervous, why not make assurance doubly sure by putting your money into the P.O. Savings Bank?

£1,200 INVESTMENT.—TRAWLER.—Why not put the money into such easily realisable securities as Colonial Government bonds, yielding up to about 3¼ per cent. per annum, viz., Western Australian 3½ per cent., at 96; Tasmanian 3½ per cent., at 96; and Newfoundland 3½ per cent., at 96½?

KENT COAL SHARES.—J. C. B.—Obviously, all such shares are highly speculative—those in question particularly so. Do not load yourself up too heavily until, at any rate, some tangible results have been achieved.

Baroness Orczy's great New Serial starts in "Mrs. Bull's" on July 18th.

OBSCURE AMERICAN RAILWAY.—H. W. C.—I do not like the concern, and would be sorry to put any money into it. If it is such a good thing, there would be no need to tout for subscriptions in Huddersfield, etc., as there is always plenty of money available in London, which is, after all, the recognised financial centre for all sound enterprises.

£1,000 INVESTMENT.—TWIDDLEY BIT.—The stocks, Nos. 1 to 8, are good second-class investments. Nos 9 to 12 are more speculative and, for instance, I do not care for No. 10. As regards question No. 12, your broker will tell you this.

RUBBERS.—R. D. S.—You have made a satisfactory selection, and the following are the present buying prices:—(1) 1s. 9d.; (2) 2½; (3) 17s. 6d.; (4) 1s. 9d.; (5) 1s. premium. W. E.—I do not care for these Rubber shares, and there is practically no market for them now, so that you could not sell if you wanted to. At any rate, do not buy any more of them for the present.

OILS.—SNAPSHOT.—This Trinidad Oil Company has fair prospects, but it is a question of biding your time. JIM JAMES.—These shares are quoted at ⅛ to ¼ discount, and I do not care much for them. PETS.—(1) These shares have only declined in sympathy with the general run of Oil shares. They should come right again in the long run. (2) As far as I know, yes. DISCOMFORTED.—In the first place, you should not go beyond your depth when buying speculative shares. Secondly, these have declined in sympathy with the rest of the market. When the latter improves, they will also go better, and probably the impetus will come when, as expected, the Maikop Pipe Line starts working at its full capacity at the end of the present month. Meantime, there is no option but to exercise patience. BANNER YEAR, 1912.—It is a pity you did not take your handsome profit on Spies recently, but should do so on the next opportunity. Hold Anglo-Maikops and Black Seas, which are very promising. I am not so sure about Bakus, and Société Pets have still to justify themselves.

KOMER KOCHA SILVER CO.—SILVER.—There is no record whatever of this concern in the usual books of reference.

CANADIAN STOCK.—W. H. B.—The sale of this stock would be a matter for negotiation. There is no regular market for it in this country.

LOCAL SOCIETY.—G. L. A.—It is very difficult to obtain information in London regarding purely local Building Societies, but I would advise you, in the light of recent events, to withdraw your money, and put it into the P.O. Savings Bank, where it would be absolutely safe.

HENDERSON'S, TRANSVAAL.—R. H. (Dumfries).—These shares, like so many others of their kind, depend upon a buoyant Kaffir market. No real improvement is expected here for a couple of months yet, and there is, therefore, no option but to hold.

MEXICAN POWER PREFERENCE.—QUI VIVE.—As the present quotation is only 107½, and the news from Mexico is better, you might hold for an improvement, unless you are compelled to realise at once.

TRUST.—SANDY.—I have consistently advised my readers not to have anything to do with this Trust, or to put any money into it. Its methods are very secretive, but apparently the only way to compel the directors to disclose the information in question is by getting the majority of the depositors to make a united demand for the same.

JUNGLES, ETC.—C. E.—(1) It is quite a toss-up, although the property is believed to possess considerable possibilities. (2) The general state of the markets, but there should be an improvement when the Oil share market as a whole bucks up again. (3 and 4) The unsatisfactory condition of the Rubber market is against such shares as these. No option but to hold, indeed, I doubt if you could sell them at present.

BANK.—W. F. E.—(1) High rates of interest are not compatible with safety. (2) I think so. (3) I do not like this kind of investment. (4) Quite safe. (5) I do not think that you could do much better as regards gilt-edged investments, than in, say, Western Australian and Newfoundland 3½ per cent. bonds, both quoted at about 96½.

DEBENTURE ISSUE.—T. S.—Your best plan would be to advertise in the daily press, when you will no doubt get plenty of offers.

SMALL INDUSTRIAL.—VIGO.—I do not recommend purchase of the Industrial Preference shares in question, if only for the reason that they have no market quotation, so that you would find it a difficult task to sell when you wanted to.

PROPERTY LOAN.—S. H.—I should think that your bankers would do this business. Otherwise, advertise your requirements in the daily press, when you should be able to get the accommodation without having to resort to a professional money-lender.

SMALL INVESTMENT.—DORVILLE.—You can get 3½ per cent. per annum with perfect safety in West Australian 3½ per cent. bonds, at about 96½, and you might put the money into these. INDEX.—Put the money into Home Rails, to which I again refer in my articles. W. T. R.—High rates of interest are not compatible with safety, and apart from the P.O. Savings Bank, investment in sound securities is distinctly preferable.

VARIOUS SHARES.—MOUNT ELPHIL.—You have a mixed lot of shares, the best of which are Liptons. (3) There is little or no market for any of the others, but if you can get a buyer, you should realise the same, and invest in something more progressive. STONY.—(1) This has been forwarded to you. (2) Not known; and the source from which it comes does not influence me in its favour. (3) Ask the secretary of the company

PREMIUM BONDS.—RUFUS.—No, I do not recommend dealing through the Paris firm in question, as they make a practice of charging more than market price. I am sending you the name of a respectable firm of foreign bankers in London, who make a speciality of Premium Bonds, and whose advice you will do well to take, as some Premium Bonds are most undesirable. S. D.—I have sent you, as requested, the name and address of a respectable firm of foreign bankers in London, who make a speciality of Premium Bonds, and who will also advise you upon the various points raised, so that it is needless for me to do so. VIOLA.—I do not advise dealing with the people in question, and you will find by comparison that you would have to pay a much higher price than market quotation. I send you the name of a respectable firm of foreign bankers in London, who make a speciality of Premium Bonds, and who will treat you well and charge you only the ordinary commission. With regard to the Association in question, I do not think much of it. H. B.—You will find that the foreign people in question usually charge much more than market price, but above anything, have nothing to do with their combinations, as there are always some rotten bonds included in these. I send you the name and address of a thoroughly reliable firm of foreign bankers in London, who make a speciality of Premium Bonds, and who will treat you fairly. H. E. H.—If you are prepared to buy Premium Bonds, which are also called Lottery Bonds, the firm of foreign bankers whose name I send you will be able to deal for you. As regards the Lotteries, the three mentioned are conducted under Government supervision, and quite fairly, but you must be aware that lotteries are illegal in this country, and I cannot help you. They are usually offered by intermediaries, and you could apply to the Governments of those countries in the capitals, and ask them to send you the names of such intermediaries J. R. (Clydebank).—Same reply as to the preceding answer.

J. TYLOR AND SONS.—VERITAS.—These £10 Preference shares are quoted at the nominal price of 5 to 6, owing to the fact that profits of the company have been on the down-grade within recent years. In fact, no dividend at all was paid on the Ordinary shares for 1909-10. I think it would be advisable to realise your holding.

UNDERGROUND RAILS, ETC.—W. J. W.—You should number your inquiries in future. As regards Rubber shares, I prefer the two last-mentioned. Both have been producing small quantities of rubber. East London Fourth Debs. are quoted at 10, which indicates their highly speculative character. These, and the other Underground Rails, look fairly attractive after the decline.

BANK.—W. F. E.—(1 to 3). High rates of interest are not compatible with safety, and investment in sound securities is distinctly preferable. (4) Yes, quite safe. (5) See special articles on the subject in recent issues.

£3,000 TO £4,000 INVESTMENT.—F. N.—Your best plan would be to put the money into gilt-edged securities, which are readily realisable. The following selection should answer your purpose:—Irish Lands 2¾ per cent., at 80½; Transvaal 3 per cent., at 93½, London County 3 per cent., at 84½; Leeds 3 per cent. at 87; Met. Water Board, at 83½; Western Australian 3½ per cent., at 96; Chatham Railway B 4½ per cent. Debs., at 115; Great Central 3½ per cent. Debs., at 92.

£300 DEPOSIT.—DUBIS.—Yes, withdraw the money, and put it into Colonial Government Bonds or Home Rails, to which I have made special reference in my articles from time to time; preferably Home Rails Preferred.

LOW-PRICED SHARES.—ZITO.—You must not forget that in buying such low-priced shares, you take great chances. At present everything is depressed, but when the markets regain their equilibrium, the shares in question should go better again. Boulder Perseverance do not seem to be able to raise themselves above a certain level.

£2,000 INVESTMENT.—INVALID (Edinburgh).—In your position you cannot afford to take any chances, and you should therefore put the money into the following securities:—London County 3 per cent, at 84½; Western Australian 3½ per cent., at 96½; Irish Lands 2¾, at 79; Great Central 5 per cent. Preference, at 129; Brighton 6 per cent. Preferred, at 137.

CARMARTHEN ELECTRIC SUPPLY CO.—EGWAD.—This company does not appear in the usual works of reference. Can any of my readers tell me anything about it?

SMALL SPECULATION.—VERY OLD READER (Johannesburg).—A fair risk for a small amount, but, of course, speculative.

NEWFOUNDLAND STOCK.—OPTIMIST.—The interest is payable half-yearly, on January 1st and July 1st, through the banks which made the respective issues. You need have no anxiety.

ROME UNDERTAKING.—JERRY (Sussex).—Yes, I understand that it is correct that this company is to go into liquidation.

RUBBERS AND OILS.—F. T. K. (Norfolk).—No option but to hold your various Rubber and Oil shares. I think that there is no likelihood of any real fresh boom in Rubbers, but Oil shares should have another run presently.

(A large number of replies are unavoidably held over).

INSURANCE REPLIES.

Insurance Enquiries should be addressed Insurance Editor, 93, Long Acre, W.C.

EMPIRE GUARANTEE AND ASSURANCE CORPORATION.—H. A. C. (Sheffield).—We are obliged to you for your letter, which is noted. We shall be glad to know how the matter ends.

PRUDENTIAL ASSURANCE COMPANY.—WICKS (Plymouth).—So far as we can see, your policy is valid.

STAR LIFE ASSURANCE SOCIETY.—G. S. & CO. (Dublin).—We do not think the failure of the amalgamation will have the consequences you seem to dread, and we know of no sufficient reason for the transfer you suggest.

MARRIAGE CERTIFICATE.—M. McM. (Beswick).—We think it would be necessary to produce it.

OLD AGE PENSION TRUST.—C. G. N. (Wallasey).—We have frequently advised our readers to have nothing to do with this Trust.

WESLEYAN AND GENERAL ASSURANCE SOCIETY.—W. A. G. (Kington).—We do not see what you can do if you are not prepared to take the matter into Court.

STATUS OF COMPANY.—G. F. (West Hampstead).—The company to which you refer is one of good standing.

HEARTS OF OAK LIFE AND GENERAL ASSURANCE COMPANY.—S. C. (London).—The answer is in the affirmative.

ROYAL LONDON FRIENDLY SOCIETY.—J. O. P. (Newton-le-Willow).—We cannot advise you as to whether the Superintendent was justified, without information with which you do not supply us.

LONDON AND PROVINCIAL ASSURANCE COMPANY.—G. R. E. (Stourbridge).—If the facts are as stated in the managing director's letter, we do not think you would have any chance of recovering the premiums paid. We return his letter and the policy.

DRAPERS' MUTUAL INSURANCE CORPORATION.—DRAPER (London).—The answer is in the affirmative.

ROYAL LONDON MUTUAL INSURANCE SOCIETY.—INQUIET (Paris).—Yes, it is a fact that if the insurance was not effected for the express purpose of covering funeral expenses, the policy is not enforceable, but we have little doubt that, as stated by the Joint Managing Director in his letter to you, it would be paid if the conditions named in the letter are observed. M. P. (Newcastle-on-Tyne).—You should write to the head office and ask them to amend the offer made by the agent. If you do so, let us know the result.

PURCHASE OF ANNUITY.—ANNUITY (Loddeswell).—There is considerable difference in the benefits offered by different companies under the head of annuities. The fourth on your list, a Colonial office, offers as good terms as any, and is financially very strong. We see no particular advantage in a Government annuity from the point of view of security as compared with a first-rate Insurance Co.

LIVERPOOL VICTORIA LEGAL FRIENDLY SOCIETY.—P. R. (Rhondda Valley).—We do not see what there is to complain of in the action of the Society. You allowed your policy to drop, and so placed yourself at the mercy of the Company.

TWO INSURANCE COMPANIES.—SCOTTIE (Achnaseen).—Of the two, we should prefer the one you think of leaving.

BRITISH EQUITABLE ASSURANCE COMPANY, LTD.—J. A. B. (Rochley).—If the agent came to an agreement with you which it was beyond his power to make, and is disavowed by the company, you cannot enforce the agent's undertaking.

ENDOWMENT POLICY.—J. E. (Cardiff).—The Society you name is a very sound one.

PAYMENT OF PREMIUMS.—G. H.—You should pay to Mr. John Gordon, the Provisional Liquidator. We do not think there is any need for anxiety. The answer to your question as to the London and Provincial is in the negative. We return your papers.

PEARL LIFE ASSURANCE COMPANY.—L. (Glasgow).—Unless the insurance was intended to cover funeral expenses, it is illegal.

FRIENDLY SOCIETY INVESTMENTS.—F. S. (Manchester).—It is claimed by the Friendly Society leaders that they can invest their funds at an average rate of 3½ to 3¾ per cent. and do, in fact, obtain this rate, in many cases after allowing for depreciation and occasional losses.

OMNIUM INSURANCE.—SHAREHOLDER (Brighton).—The United London and Scottish will issue one fully-paid share of 1s. 6d. for every £1 share, 10s. paid, of the Omnium.

PROVIDENT ASSOCIATION OF LONDON.—BONDHOLDER (Leeds).—We have no reason to suppose that the death of Baron Profumo will affect the business of the company. Although the founder of the Association, and until his death the managing director, he had, in fact, for some years ceased to take a very active part in its direction.

It is requested that all letters sent us relating to the validity of policies held in the Prudential be marked on the envelope "Prudential." Owing to the thousands of enquiries which have been received, some little delay in dealing with them is unavoidable, but every endeavour is being made to expedite answers.

Baroness Orczy's great New Serial starts in "Mrs. Bull" on July 18th.

OUR SEASIDE ENTERTAINMENT SCHEME.

A NOVEL ARRANGEMENT FOR THE BENEFIT OF "JOHN BULL" READERS.

By arrangement with the Proprietors of the entertainments mentioned below, any reader on presentation of the coupon to be found at the foot of the tablet on Page 1 of the cover may obtain admission at half price (or at the reduced price), to the performances as set forth below.

Coupons from my "companion" journal, "Mrs. Bull," will also be accepted.

ARBROATH.—*Will Irvin's "Merry Magnets," Cannon Common.* Alfresco Promenade Concerts. Half price to all seats at afternoon performances.

BEXHILL-ON-SEA.—*Bijou Theatre, Town Hall Square.* Half price to 6d. and 1/- seats at Matinees, except Wednesdays and Saturdays.
Coronet Entertainers, The Lawn, Marina. Half price to 6d. and 1/- seats at all morning performances except Wednesdays and Saturdays

BLACKPOOL.—*Tivoli Electric Theatre (opposite North Pier).* Half price to 1/6, 1/- and 6d. seats.
Big Wheel or Jolly Wheel. Specially reduced admission, 2d.

BOGNOR. *The Pier Picture Theatre.* Half price to 1/- and 6d. seats (special nights excepted).

BOURNEMOUTH.—*West's Pictures, Shaftesbury Hall.* Half price to all seats.

BRIDLINGTON.—*The New Spa, Gardens and Opera House.* 6d. Day Ticket issued at half price.

BRIGHTON.—*Grand Concert Hall Picture Palace, West Street.* Admission to 9d. seats 4d.; 6d. seats 3d.; 3d. seats 2d. (except on Bank Holiday).

BROADSTAIRS.—*Bohemia.* Half price to all seats at 6.30 performances.

CLACTON-ON-SEA.—*Operetta House.* Half price to 1/- and 6d. seats: 9d. seats 4d., except on Saturdays and Bank Holiday.

DEAL.—*Collins' Royal Animated Pictures, Marina Hall.* 6d. seats 4d.; 3d. seats 2d. at all Matinees and on Tuesday and Friday evenings.

DOUGLAS. — *Charles Dare's Minstrels, on Douglas Head.* Special free seats to all performances. Daily 11 and 3. (Wet days in the *Empire Theatre.* Coupon holders half price to 1/- and 6d. seats.)
Empire Theatre. Twice nightly. Half price to 1/- seats only.

DOVER.—*Shanly's Animated Pictures, Wellington Hall, Snargate Street.* Half price to 1/- and 6d. seats. 3d. seats 2d. except on Weds. and Sats.).

DOVERCOURT.—*Victoria Hall and Gardens.* Mr. Chas. D. Wright's Stars of Eve Concert Party. Half price admission (excepting Costume Nights and Bank Holiday). Evenings at 8, Matinees Saturday at 3.

EASTBOURNE.—*Gallery of Illustration, Terminus Road.* Half price to 6d., 1/- and 1/6 seats at all performances, excepting Saturdays and Bank Holiday.

FELIXSTOWE. — *Andre Caine's Entertainers, The Sands.* 3d seats 2d. at morning performances. Also at the Pavilion at the evening performances 6d. seats 4d., 3d seats 2d.

GREAT YARMOUTH.—*The Gem Picture Palace (opposite the Jetty).* 9d. seats 6d., 6d. seats 4d. to the morning performances.

HASTINGS.—*Pelham Hall Electric Theatre, Pelham Place.* Half price to 1/- and 6d. seats. 3d. seats 2d.

HERNE BAY.—Messrs. Rouse, Way and Wilson. *Central Hall and Avenue Gardens, Pier Avenue.* Half price to all matinees.

ILFRACOMBE.—*Gaiety Concert Hall, Promenade.* Half price to 1/- and 6d. seats at matinees. 1/6 seats 1/- on Monday evenings only.

JERSEY.—*West's Pictures, Royal Hall.* Half price to all seats.

LITTLEHAMPTON.—*Harry Joseph's Arcadia.* Half price to all seats except on Wednesdays and Bank Holiday).

LLANDUDNO.—*Arthur Sutcliffe's Entertainers. Pier Head Pavilion.* Half price to afternoon performances.

MARGATE.—*Parade Cinema (opposite the Pier).* Half price to 1/- and 6d. seats, afternoon performances, and half-price 1/- seats, evening performances only.

PAIGNTON.—*Pavilion on the Green.* Fred Spencer's Entertainment. Reduced prices to afternoon performances. 6d. seats 4d.; 3d. seats 2d.; Half price to promenade.

RAMSGATE.—*Royal Victoria Pavilion and Theatre.* Promenade Concerts 11 to 1 and 3 to 5. Picture Shows 3 to 5, and Sunday concerts between 8.15 p.m. and 9.45 p.m. Half price to all seats except those at 2d.

RHYL.—*Olympian Gardens and Al-fresco Pavilion, High Street.* Complete change of company weekly. 1/- seats 9d., 6d. seats 4d. at all Matinees and Tuesday and Friday evenings. Afternoon teas served free.

ROKER.—Charles Elderton's Entertainers, *Summer Gardens.* Half price admission (except on Bank Holiday).

ROTHESAY.—*The Palace.* Stuart Debnam and his Jesters. Half price to 6d. seats at all Matinees and half price to 1/- seats to evening performances every Wednesday ("John Bull" evening).

RYDE.—*Theatre Royal.* Half price to all performances except on Saturdays and Bank Holiday.

SALTBURN.—*Electric Theatre.* 6d. seats 4d., 3d. seats 2d.

SANDGATE.—*Alhambra Theatre of Varieties.* Half price to performances on Thursday and Fridays.

SHANKLIN. *The Favourites. Miller's Green Esplanade.* Half price to 1/- and 6d. seats. Day performances only and Children' Competitions.

SOUTHEND.—*The Happy Valley.* Lyell Johnston's Jovial Cards. Half price to afternoon performances.

SOUTHPORT.—*Pierhead.* Bert Byrne's Pierrots. Half price to 6d. seats (except Mondays and Saturdays: also weeks ending July 29. and August 19).

TEIGNMOUTH.—The Bohemians. *Esplanade Pavilion.* 6d. seats 4d., 3d. seats 2d., matinees only.

VENTNOR.—*Electric Palace, High Street.* Half price to 1/- reserved seats and 6d. centre seats.

WESTGATE-ON-SEA.—*Town Hall.* Admission to all entertainments at half price.

WESTON-SUPER-MARE.—*Shanly's Animated Pictures, Victoria Hall, Boulevard.* Half price to 6d. seats; 3d. seats 2d. (except on Thursdays and Saturdays).

WHITBY.—*The Spa.* 6d. day tickets at half price.

WHITLEY BAY.—Charles Elderton's Entertainers, *Summer Gardens.* Half price admission except on Fridays and Bank Holiday.

WORTHING.—*The Kursaal, Promenade.* Comedy Comedy Entertainments in the Gardens at 3 and 8. 9d. seats, 6d. 6d. seats, 3d. Animated Pictures in the Kursaal (up to 8 p.m. 1/- seats, 6d.; 6d. seats, 3d.

100 FREE HOLIDAYS ON THE CONTINENT.

We have made arrangements in conjunction with *Mrs. Bull*, by which we are able to give our readers the opportunity of spending, at the beginning of September, a delightful holiday, absolutely free of cost, at St. Cecile, a new and charming Continental seaside resort. We intend to defray the travelling, hotel and other expenses of 100 persons, chosen from among the readers of *Mrs. Bull* or JOHN BULL for one week, and shall ask for nothing in return. All you have to do is to qualify for the free holiday on easy conditions. The 100 holidays we shall give away in pairs, a plan which will commend itself to everyone, as it will enable a husband to have the company of his wife, and others the society of their particular friends.

This is a remarkable offer, and the most generous scheme ever placed before the readers of a periodical. The expense entailed will be enormous but that is our affair. We want 100 readers of *Mrs. Bull* and JOHN BULL to enjoy the holiday of their lives, and we shall see that the recipients of our 100 free trips have it.

A week's stay on the Continent, with all the attractions of a French watering-place, is an experience everyone would anticipate with eagerness but as our offer is limited to 100 readers, we have decided to make the selection with the aid of an easy competition—well within the capacity of all. Particulars of this are given below. As already indicated, we shall pay for everything from the departure from London till the return home a week later. The only exception will be wines.

But apart from that everything will be free—and, moreover, we intend to treat our guests right royally. We shall provide the travellers with First-class Railway Tickets and First-class Passes for the Boat. At the hotel at St. Cecile the conditions will be the same—Free and First-class. The surroundings will be sumptuous yet homely, the *cuisine* of the very best—and what is the culminating point, we will pay the bill. We recommend all our readers to peruse the conditions below and to determine to be our guests at the beginning of September. Everyone has an equal opportunity, and a week's stay on the Continent, with all expenses paid, is well worth trying for. Tell all your friends about this Free Holiday Scheme and enlist their support. A little steady canvassing should place you among the fortunate 100.

WHAT YOU HAVE TO DO.

In each week's issue of *Mrs. Bull* and JOHN BULL will be found a Voting Coupon. All you have to do is to collect as many coupons as possible between now and August 5th—three weeks before the holiday commences. You can vote for yourself and also get your friends to vote for you. *But an important point to note is that the coupons must be taken EQUALLY FROM "MRS. BULL" and "JOHN BULL."* The 50 readers who secure the most votes between now and August 5th will each be presented with 2 free holidays at St. Cecile. Start collecting the voting coupons to-day but do not send them in until August 5th.

(For Coupon see page 110.)

THE MANCHESTER POLICE SCANDALS.

OUR REVELATIONS CONTINUED—NEED FOR FULL ENQUIRY.

A Safe Deposit Wanted.

Such is the reputation of the police officials that no man trusts his fellow-officer, and men who have letters, papers, etc., which they want to keep from getting into anybody else's hands, never keep them in their own houses, in case of "accidents." Some of the men we have interviewed during the course of our enquiries have had to get the papers relating to certain cases from other addresses, where they keep them hidden. This is truly a creditable state of affairs! We will show a little later on the necessity for this precaution.

What's Sauce for the Goose, Etc.

An officer was dismissed from the force for being on too friendly terms with the lady who kept a certain public-house. He had been seen out driving with her, and also was a frequent visitor, so, in order to keep the *morale* of the force up to the pitch required, he was dismissed. Now this may be justified, but if so, why not treat all alike? Supt. X also got on terms of friendship with his servant, which caused his wife to leave him. Finally, he removed the girl from where she had been staying and actually took her to the Police House of Albert Street Police Station as a lodger. Here the thing became such a scandal that he had to remove her, but while here she was learning to be a nurse at a certain hospital, and below her name the address of the Police House was given as her residence, with a note underneath that this address was not to be made known. The Superintendent afterwards went to live in a house, of which we have the address, for eleven months, and the woman during this time acted as housekeeper for him. This case was investigated by the Watch Committee at some length, and we have seen all the evidence placed before them, some of which is not fit for publication, yet the decision they came to was to the effect that the Superintendent was now living with his wife again and it would be a pity to take further action. The said official has since been promoted!

Raiding a Dead Man's Boxes.

We mentioned just now the fact that officers did not keep valuable papers at home, yet even then they are not always safe. Here is a case in point. Sergeant X had some very incriminating letters, which would have shown up some of the high officials in a very undesirable light—in fact so conclusive were they, that he was in treaty with a certain gentleman to sell them for £100, for publication.

Before the sale could be completed, however, the officer died rather suddenly of pneumonia; but prior to passing away he asked his friends not to let his papers fall into the hands of the police on any account, and mentioned the spot where they could be found.

Almost before the breath was out of his body, two police officers presented themselves at the address and demanded that the dead man's boxes be handed over, as they contained official and public papers.

The wife demurred, but eventually gave away (it is rumoured, under threats), and the papers were removed sorted out, and when they came eventually to be given back, nothing in the shape of letters was found worth a hundred pence to anybody.

The officer's wife was rightly incensed at the action of the authorities, and when it became known that there was going to be an enquiry into the matter, they were naturally anxious to come out of it to the best advantage. It was at once realised that the widow must be "squared" somehow, as it was known that she had made complaints about the high-handed annexation. On the day set apart for the enquiry, and some hours before she was due to appear before the tribunal, she was visited at her home and informed that it had been decided to allow her a sum of £130 7s. 2d. in recognition of her late husband's services. Then at the enquiry, later, she was just brought into the room, and asked if she had *any complaint* to make in regard to the police. Naturally, in the circumstances, she answered "No," and this was put forth triumphantly by the "Whitewashers."

Her friends thought that they would wait until she got the money in hand before saying anything further in the matter, but here ingenuity came into play. The money was not given to her, as would be expected, in a lump sum but was doled out "as occasion might require"; so she dare not say anything for fear of being deprived of the balance.

There were two Watch Committee enquiries on the subject, and there was a remarkable difference in the evidence given at them. At the first one it was said that only official documents were removed (as if a sergeant would have official documents stowed away at an address other than where he was living). At the second enquiry a Councillor asked the nature of the documents removed, and got the reply that the papers were then lying on the table. Again being pressed for an exact answer, the official stated that there were some filthy letters sent to the deceased sergeant by some woman. We cannot see how such can come under the heading of public documents, or that the police had any right to take and retain papers of such a private nature. The Watch Committee who do these things, and who gloss over such iniquitous proceedings, have set themselves such a high standard of morals that they were positively shocked when Miss Maud Allan and La Milo threatened to descend on their city, and promptly tabooed the performances!

Juggling with Criminal Returns.

For some time now the authorities have been patting themselves on the back at the very large "decrease of crime" in the city, and in the 1909 returns there were shown 2,057 cases of robbery, as against 13,000 in Liverpool, with very little difference of population. This we thought was extraordinary till we found out how it was done, and like the old nursery rhyme, "This is the way they do it."

A man rushes up to you in Manchester, snatches your watch and chain, and makes off with it; you go and report the occurrence to the constable on the beat or at the nearest police station. He does not call this a robbery—oh dear no. He calls it a case of "Missing, and *supposed* stolen"—in spite of the fact that you saw the man do it and have given his description. It is entered on a "missing" form till further developments. If the culprit is caught, then it is transferred on to a "robbery" form, and the thief duly punished. As a consequence, there are very few "undiscovered robberies" in the city, and the percentage of crime to the population is something to shake hands about, for "missing" things cannot very well be called indictable offences.

Again, if a man calls in and reports that he has had his house broken into and goods to the value of £300 taken, it all goes into the "missing" book, but even before getting that far it is whittled down in value to, perhaps, £25, or some smaller amount. Then, if the offender is brought to book, it is put over into the "robbery" list, and in the process of transfer the amount is increased to the original sum, or more if possible, for the purpose of getting full credit. We commend this process to any town whose returns are bad. It will be the cause of vastly improving them. We have this tit-bit on the authority of men who have had to do it, many a time and oft, in obedience to official instructions.

POINTED PARAGRAPHS.

A CONSTITUTION IN DRAFT.

[*The new Ministry has completed the draft constitution of the Portuguese Republic.*]

The new Republic needs be strong
To be a real one;
'Tis now in draft—long may it be
Before it feel one.

NOTHING TO BOAST OF.

[*Councillor Duell objected to music on Sunday evenings in Bournemouth, and "claimed that the Puritanical spiri had made England what it was."*]

"The spirit that made England what it was,"
And puts us all in gloom on one day,
Is just the cranky, kill-joy spirit that
Makes Bournemouth what it *is*—on Sunday!

Ricardo.

Order to-day, "Mrs. Bull," July 18th. An enormous demand is anticipated.

Bird's

— the Custard of Surpassing Excellence.

The refined delicate flavor of BIRD'S Custard, which all children love, proves *purity*. You only obtain this in BIRD'S, the Custard of surpassing excellence: its delightful fragrance and rich egg-like creaminess, always appeal to the little ones.

Dr. Gordon Stables says:
"BIRD'S Custard never disagrees."

Take no risk. Accept no Substitute. Insist on BIRD'S.

NOW READY—1d.

"JOHN BULL"
AND
THE PRUDENTIAL
ASSURANCE COMPANY.

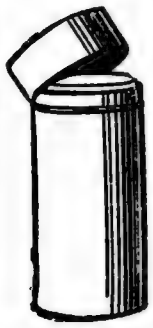
AN EXPOSURE

¶ In response to many requests from persons who are interested in the revelations recently made by "John Bull" respecting the Industrial Section of the Prudential Assurance Co., the Articles have been reprinted and are now obtainable in a handy pamphlet form at a nominal price.

PRICE ONE PENNY,

Post Free 1½d., from

JOHN BULL Ltd., 93, Long Acre, London, W.C.



Note the Nickelled Box with convenient Hinged Cover.

If it were as easy to get you to make the comparison as it is for the comparison to convince you, you would have been using Williams' Shaving Stick long ago.

When once we have induced you to try it in comparison with the best other shaving soap you have ever used,—after that, Willlams' Shaving Stick does not need to be advertised to *you*.

We make it as easy as possible for you to make this comparison. Here is our offer: Send 2d. for the comparison size of Williams' Shaving Stick. If 50 comparison shaves don't convince you of its superiority we return your 2d. and all the postage you have used in corresponding with us.

It's worth making the comparison *today*.

THE J. B. WILLIAMS CO.,
65, Great Russell St., London, W.C.
Branches in all parts of the world.
Head office and factories: Glastonbury Conn., U.S.A.

Williams'
Shaving Stick

"The kind that won't smart or dry on the face."

CAUTION There are spurious imitations of Williams' Shaving Stick. Be sure that your Shaving Stick always bears this name, viz.: THE J. B. WILLIAMS CO., Glastonbury, Conn, U.S.A.

IMAGINARY INTERVIEW.

By Walter Moore.

LORD KITCHENER.

Desirous of having a chat with Lord Kitchener with reference to the news that had reached my ears, I hurried to Victoria Station [Chatham and Dover side] in search of him.

"If you can find him," said an official, "you'll be lucky. He's reorganising the line, it's true; but instead of doing it from the office like any other reasonable being, he's dodging about all over the system to see for himself exactly what's wrong with it."

"Kitchener all over," I remarked. "But where did you hear of him last?"

"The last information received was to the effect that he is down in the Chatham and Maidstone district. If he's not there, he's somewhere about Canterbury. No, I don't suppose he'll be up to-night—well, I'm blessed, there he is, just come off the 4.44! What a man!"

I hurried after Lord Kitchener as he strode towards his office. With his hand upon the door, he turned suddenly towards me.

"Want me?" he demanded.

"Just a few moments' conversation, my lord," I said.

"Railway business?"

"No, my lord, worse than that."

"It must be pretty bad, then," said Kitchener grimly. "Come in."

"Now, what is it?" asked the Hero of Khartoum.

"The news of your going to Egypt—is it really true?"

"It is."

"How can you contemplate it for an instant?" I cried.

"Why?"

"To leave undone the splendid work to which you have just put your hand?"

"Don't follow you," observed K. of K. brusquely.

"What is Egypt, aye, with the Soudan thrown in, to the London, Chatham and Dover Railway? Anybody would do for the Egyptian job—but the L.C. and D. needs a MAN. Think of the interests of the Ramsgate and Margate trippers; think of the hopes of the hoppers. Are the first to be ignored, and the last to be dashed to the ground? Egypt may be the gateway to India, but Dover is the landing-place for foreign aviators."

"You speak with much feeling and considerable energy," said K. of K., smiling dourly. "Do you hold any L.C. and D. shares?"

"I have no mercenary motives, my lord," I said with dignity. "I was merely weighing the respective importance of the two positions—that which you now occupy, and that which you have been invited to fill. And I say the L.C. and D. has prior rights to your consideration."

"Are my personal wishes to have no weight?" demanded Lord Kitchener.

"Well, yes, they *should* have, my lord," I admitted.

"Then it will be Egypt," declared the Viscount. "I quite realise the immense importance of re-organising the L.C. and D. Railway, but I am unutterably sick of the present state of affairs in England. I am disgusted with these everlasting party bickerings. I am fed up with the pompous muddlings of the War Office. And I detest being made a pawn in the party game, which has lately been my lot. Here in England I am fulsomely flattered on the one hand, and on the other dissected and criticised as if I were some strange physiological specimen without sense or feeling. Besides, I am oppressed by the confusion and muddle that seem to pervade England to-day on every hand. I shall go to Egypt. Out there, we don't talk, we DO."

"Well, my lord," I concluded, "if that is your determination, be prepared for the fierce opposition of the inhabitants of Margate and Ramsgate, not to speak of Herne Bay and Westgate-on-Sea. They doubtless will send a deputation to wait upon you."

"So long as it does not consist of lodging-house keepers, I will face it," laughed Lord Kitchener.

WHAT IS YOUR NUMBER?
See page ii of cover.

"John Bull's" Good Work for the People.

To distinguish the true from the false; to praise where praise is due, has always been the method of "John Bull." The following letters from doctors and nurses illustrate the marvellous restorative properties of Hall's Wine. These unsolicited testimonials have been examined, approved and are guaranteed genuine by "John Bull."

No. 811.
"I have been suffering from Sleeplessness and took Hall's Wine with most satisfactory results. I am now prescribing it both for Sleeplessness and as a pick-me-up."

No. 831.
"After a severe attack of Pleurisy and Sleeplessness, I found Hall's Wine gave me almost immediate relief from the insomnia. Its restorative properties are so marked that I am making a most speedy recovery, for which thanks to Hall's Wine."

No. 1006.
"The actual results obtained by the use of Hall's Wine are indeed striking. Its success in cases of Influenza is marvellous. Three of my patients are taking it just now, after Pneumonia, and they are really surprised at the improvement in such a short time. I shall never fail to recommend Hall's Wine."

No. 1005.
"A young lady patient of mine suffering from Anæmia with Neuralgia and Sleeplessness has derived the greatest possible benefit from Hall's Wine. After taking a few doses she was able to sleep, and the Neuralgia has almost left her."

No. 979.
"I cannot speak too highly of Hall's Wine as a pick-me-up. I recently had to take a rest, being very run down in health and tired. The Wine has practically restored me; has increased my appetite and strengthened my nerves."

No. 980.
"I cannot speak too highly of Hall's Wine. It seemed to build me up in a most remarkable manner when I was run down, and nothing else did me any good. I can strongly recommend Hall's Wine as a marvellous Restorative."

No. 955.
"I have pleasure in testifying to the immense benefit that I have derived from taking Hall's Wine. I was fearfully run down from overwork, and feeling very heavy and out of sorts. After taking one bottle I felt quite my old self again, and mentally bright as well."

No. 1069.
"During the week I have been testing Hall's Wine, and I am pleased to say that after a long and trying case I have found your Wine an excellent restorative. It has done me a great deal of good."

No. 1072.
"I suffered from Hay-fever in the summer, which left me in a very 'run down' condition. I felt greatly benefited after taking Hall's Wine."

No. 994.
"Being very run down through continuous work with several patients, I took Hall's Wine, and derived the most wonderful benefit from its use."

No. 1089.
"I recommended Hall's Wine to a patient who is suffering from Pulmonary Tuberculosis, and I have since found that he derived much benefit from it, gaining strength and appetite."

No. 1014.
"I take Hall's Wine myself, and have done for many years past. It is of the greatest possible use to me when I have a great run of work. It keeps me going until the rush is over."

No. 1012.
"I use Hall's Wine a great deal in this Hospital. It is a splendid pick-me-up, acting as an excellent tonic without the bad effects of drugs, such as iron."

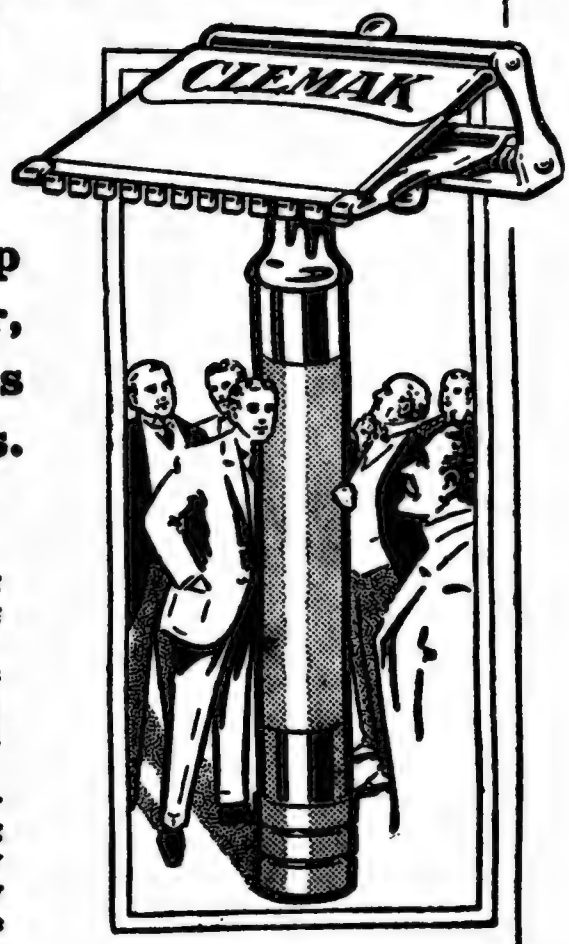
Hall's Wine is the health-maker of the nation. It provides nourishment for nerves, muscles, tissues and brain, enriches the blood with rich red corpuscles and revives the brightness and animation of life by bringing vigorous health. Colds, chills, influenza and "poor health" complaints are avoided by its use. Strength is renewed and stamina increased.

CLEMAK Safety Razor 5/-

The Clemak Safety Razor—at 5s.—is Made as Well and Shaves as Well as any Guinea Safety Razor.

. . . Note how carefully it is made—the perfection of every detail—its beautiful finish. Look at the blade, feel its keen cutting edge. No other blade could shave your beard more easily than that.

. . . Now put the **CLEMAK** side by side with any other Safety Razor offered at a Guinea. You will then see for yourself that it is in every way the equal of the other Razor—and costs you 16/- less to buy. Then why pay a guinea?



The only way to keep a razor sharp is to strop it. To buy a safety razor, and throw dull blades away, means a continuous expense for new blades.

The CLEMAK avoids all this.

THE CLEMAK
Stropping Machine
price **3/6**
(including a fine horse-hide strop), compels you to strop at the **correct** angle and pressure. Ensures a **keen** blade for **every** shave.

. . . Why not let your coming holiday be free from shaving troubles?

. . . The seaside barber is busy, so buy a Clemak and save yourself annoyance and waste of time.

. . . The Clemak Razor is undoubtedly the best shaving investment you can possibly make, and by its trustworthy and reliable service will prove a friend for life. . . . Buy one to-day.

. . . The Clemak Safety Razor and the Clemak Stropper is a perfect Shaving Combination. They cost together 8s. 6d., and last a lifetime. Why pay a guinea?

COMBINATION CASE, 12 Blades, Stropping Machine, and Strop, 10/6

OF ALL STORES, CUTLERS, &c., Or post free from the CLEMAK RAZOR CO., Billiter St., London.

CLEMAK Safety Razor 5/-

LETTERS FROM JANE ANN.

BEING COMMUNICATIONS FROM A YOUNG PERSON TO HER FRIENDS AND RELATIONS.

BY MOORE ANKING.

SKIBBORIDGE NEUK,
SITHA, N.B.

DEAR PEGGY,—Don't it seem a shame we have to work for a living? This weather, too. If I had my time over again, I'd sooner be handcuffed to a ghost. I would, straight.

It's all right for the Jocks and the Sandies and the Janets and the Maggies round these parts. One lot goes bare-kneed, and the other bare-footed. Makes it a bit interesting at first, 'cause when you take a walk you never know what feechurs you may discover in the landscape. On a windy day, its like being in the Garden of Eden before the tailor called.

I don't think I should like a 'usband what had to crawl upstairs backwards when we had company. There'd soon be a breech of the piece. What I mean to say, I should be sure to make unplessantness.

Oh, but ain't it warm? Straight, I feel like a cake of soap that's been left all night in the bath. And you know how the dye runs in coloured things, dear. Well, if you was to see me—— There, talk about the rainbow.

Had such a lark the other day, old sparrow. Mind you, this is strickly between ourselves. Well, one of the shuffers here took a car out on his own. I fancy he was on the joy-ride caper. Anyway, he took some extra cushions, a lot more than he'd want to recline on.

Lady Dumchuck had gone cycling with a very old friend of the family. Said she might be home to lunch, and might not. We knew what that meant. When she goes off with a friend of the family we never sit up for her.

Lord Dumchuck, feeling hipped, I s'pose, went off with a lady visitor that's here studying nacheral history. His lordship knows a lot about this, so he took the lady out fishing, and to show her how to catch trout by tickling them underneath when they're asleep. His lordship's the champion tickler in these parts, but the trout don't seem to have heard of him, else they ain't got any sense. You'd think a trout would know better than go to sleep while it was being tickled, and with his lordship about, too. What?

Well, while the shuffer was mooning round, he goes and runs over a prize chicken. That's the only sort that gets run over; I s'pose the others don't think it worth while. Knowing the ways of prize poultry the people what live near the high road won't keep any other sort.

Soon's he'd run over the article, our shuffer, it seems, hopped out and grabbed it. When he brought the oughter-mow-bill home he didn't know what to do with the chicken. I happened to be passing the stable, just as he was coming out after taking in some clean straw, so he says "Canary for yer," and with that he hands me a paper parcel and nips off.

I felt reel sorry when I see what it was, and besides I looked such a fool nursing a bundle like that. If the man it belonged to had come up he'd very like have said I pushed the pram over it.

Baring other people's burdens may be all right or it may not. Anyway, I took the bundle upstairs and put it in the shuffer's bed, with the paper off.

He didn't seem to reelise things till the middle of the night, and then he yelled terrifik. He dreamed, he said, that some great bird, eagle or something, flew in at the window and under the bedclothes, and then bit him just for spite. Silly ass.

He didn't seem at all certain what sort of a bird it was, though everybody was willing to search his bed and boxes, and when we asked where he got bit, he said, "Forget it," so we all went back to bed. He give me a fearful look, but as I'd found the chicken a second time I didn't mind. Cook got another hat trimmed for cooking it.

Oh, dear, I've hardly asked about your John, and whether you're any nearer going off, and if you're still in the Paygent or back at the firewood bundling or the jam shovelling, or whatever it was you got paid for before you turned pro.

Never mind, birdie, save it for now, 'cause after next week I shall be home again, old cherub, and then you can tell me everything, everything. Ta-ta for now, dear, and be good.

x x x Your friend same as ever, x x x

JANE ANN.

A PROPHECY FORESTALLED.

A recent issue of the journal of the Royal Sanitary Institute contains an authoritative article from the pen of Major Robert J. Blackham, R.A.M.C.

In the course of this article Major Blackham refers to Hutchison's prophecy that "the cheesemaker of the next century will have a laboratory attached to the factory in which the pure cultures responsible for the flavour of each variety of cheese will be nursed."

Science and cheesemaking has, however, advanced with more rapid strides than this well-known dietetic specialist anticipated. There is no need for us to wait until the next century to see his prophecy fulfilled. The factory where St. Ivel Lactic Cheese is made has had such a laboratory attached to it for some time past—a laboratory staffed by experienced bacteriologists and under strict scientific control.

Cheese, as Major Blackham points out, was used as a food in earliest days of the world's history, and to-day authorities on the subject state that it is the most concentrated form of nourishment with which we are acquainted. There are 2,000 calories of energy in one pound of cheese—more than three times the amount yielded by a pound of lean beef.

The only objection to cheese is that some people find it indigestible, but the introduction of St. Ivel (Lactic) Cheese has overcome this trouble. Many medical men have definitely stated that this cheese is not only most digestible, but is also a distinct aid to digestion.

One of the reasons for this is that the milk used in making St. Ivel (Lactic) Cheese is inoculated with a pure lactic acid culture. During the process of fermentation a large proportion (38 per cent.) of the casein is rendered soluble, and the albuminous matter is prepared for digestion. 68 per cent. of the phosphate of lime, which is the chief mineral substance of milk, is also rendered soluble during the fermentation.

SOFT—CREAMY—
DELICIOUS
St. IVEL
CHEESE
·LACTIC·
6½d. each from Grocers and Dairymen.

Five Hundred New—Peeresses!

By X. M. P.

You and I, I take it, are not particularly keen on Politics. Indeed we are heartily sick of both the word and the thing. Mind you, in what I consider to be its best sense I *am* a politician, and so I am willing to wager are you. We would all like to see our country great. We would like to see our fellow-countrymen rise to a high place—the highest place—in all worthy objects of competition between nations. And above all we desire that our elected representatives in the House of Commons should lift themselves above the paltriness of rabid partisanship.

Things have come to such a pass to-day that for one party to take up a cause is deemed good and sufficient reason for the other party to oppose it. The intrinsic merit of a postulate is the last thing considered. *Would it benefit Party?* That is now the only consideration.

You remember, of course, the old catch, "What is it that is black and white and red (read) all over?" the answer being "A newspaper." Permit me to put another one to you. "What is it that is Free Trade and Tariff Reform, Home Rule and Unionist, and most emphatically non-representative of the people all over?" And the answer is, if you please, "Our precious House of Commons."

Years ago, when there were only Whigs and Tories in the land, the Party System worked well enough. But now that there are many parties, each one for ever on the watch to seize for itself any paltry advantage Government has degenerated into a game in which the welfare of the Empire is a negligible quantity.

The plain fact is, that the Party System is pretty well played out. The revolt against it is becoming more apparent day by day. Thinkers are beginning to express their thoughts. Independent writers are writing in the independent Press in unmistakable terms. The Editor of this paper has worked and is working with undaunted energy in the cause of a Business Government.

Mr. Asquith, Mr. Balfour, Mr. Lloyd George, Mr. Austen Chamberlain—who appoints them to their posts? Not the people, not the constituencies, but the Clique! No doubt they are all estimable and honourable gentlemen. It is the good fortune of this country that most Britons are estimable and honourable. It is not to be counted to the System for righteousness.

There are too many lawyers in the House of Commons. I have no quarrel with lawyers as such. Indeed, I am privileged to number many among my friends. But I submit that their training unfits them for the work of government. A lawyer must take up a cause whether good or bad. He must work with the same enthusiasm in the interests of a client whom he believes to be guilty as in those of one whom he feels to be a deeply injured man. It is right that he should do so. But it is a training that engenders a habit of mind that is dangerous equipment for a legislator.

We want, and we mean to have, many things. We want to choose our representatives from among men we know, not from strangers sent to us by the Machine; men who will vote as we would have them vote, not in obedience to the orders of the Party Whips. We want the Administration of our affairs to be a Business Administration, one that will combine efficiency with economy. We want the Empire to be run on principles of common-sense and reasonable benevolence. If Ireland is to have Home Rule—I express no opinion one way or the other—it must be Home Rule on business lines. If we are to have a Second Chamber—again, I express no opinion, this is not the time for it—it must be an efficient Second Chamber——

Dear, dear! How my pen runs away with me! I have been betrayed into a tone more serious than I intended. But I mean every word that I have written. More than that, I conceive myself to be expressing your opinion as well as my own. Am I? If any of my readers care to write to me, care of the Midland Furnishing Co., 17 to 23, Southampton Row, Holborn, London, W.C., I shall be more than delighted to hear from them, and shall do my best to reply—only please remember that I have only one hand with which to write.

May I break off here to mention that the above-named firm offer really generous terms to all who have occasion to furnish or to re-furnish either partly or entirely? All articles have prices marked in plain figures. A discount of five per cent. is allowed to cash purchasers, while those who prefer to spread their payments over one, two or three years may do so without deposit and without interest. Goods are delivered everywhere, throughout the country, carriage paid and packed free. Carpets and Linos are laid free of charge. Moreover, country customers, who purchase goods to the value of thirty pounds, have their fare to London refunded by the firm. Now what can be more fair?

And now to resume. It is not given to us ordinary mortals to know whether the Government really and truly intend to create 500 new Peers. I venture the assertion that of all the hundreds of thousands of readers of this paper there are not two thousand who care one way or the other, and even that two thousand, if there are as many, consist principally of those who in their capacity of Picture Dealers, believe that they have some claim to be among the chosen.

But what *is* interesting is the reflection that the 500 gentlemen would most of them have wives, who would become *ipso facto*, as the lawyers say, PEERESSES! And these questions arise:—Would these Ladies be likely to add valuable elements to Society with a big "S"? Would they be accepted by Society with a big "S"? And finally, if a number of the new Peers were single, *How would it affect the American Market?*

I pause for a reply.

ANTICIPATED EPITAPHS.

By W. M.

Wythin
Thys soapstone urn
Rest ye ashes
Of
Sir William Hesketh Lever.
Who,
Born Anno Domini 1851,
Was destyned
To have a more cleansynge effect
Upon humanitie
Than any manne before or since hys
Tyme.
As a chylde
Hee was remarkable
For ye interest hee tooke in soap.
Instead of strugglynge fiercelie against ye flannel,
Hee,
To ye alarum of hys parents,
[By whom he was looked upon as an uncannie phenomenon]
Readilie lent hys handes and face, and eke hys bodie,
To ye hygienick ministrations of hys nurse;
Indeed,
It is recorded
Thatte on one occasion
HEE EVEN ASKED TO BEE WASHED!
So eager was hee to observe ye effeckt
Of saponaceous matter upon dyrt.
From thys tyme forwarde
Soap became ye supreme objeckt of hys existence.
Hee looked forward to ye tyme
When hee,
By proxie,
Would enjoie ye noble privilege of washynge
Ye faces and ye garments of all humanitie,
For, sayd hee,
If cleanlienesse be next toe goldienesse,
I canne atte leaste bringe ye masse of ye people
As neare toe Heaven as they are ever lyke toe gette
By usynge soap as a lever.
Enterynge intoe ye enterpryse wyth VIM,
Hee quicklie spread hys soap
[And hys advertysementes]
Over ye face of ye earth,
Givynge ye people partickular injunctions to
Save ye wrappers.
Soe greate was hys suckcesse
Thatte hee bethought hym
Toe enter Parlymente,
Where muche dirtie linen is washed in publick.
Consequentlie
Hee satte as Member for Wirral
From Anno Domini 1906 toe Anno Domini 1910,
When hee was compelled
By force of circumstancies
Toe wash hys handes of parlymentarie lyfe.
Knowynge hymselfe toe have been
A Publick Benefactor,
Inasmuch as hee hadde lette Sunlyght intoe manie darke places,
Hee hadde hopes of beynge made
A Knyght of ye Bath,
Butte hadde perforce to bee contente wyth a Baronetcie.

. . . . . .

Nay, weepe notte, stranger, though wythyn
Thys urn restes Lever's dust:
Your lyfe, lyke hys, must eke, I wis,
Lyke a soap bubble bust:
What though ye longest lyfe is brief?
Itt were unwyse toe mope,
For, thanks toe hym who gave us VIM,
Whyle there is lyfe there's soap!

* * * * * * * *

WHAT IS YOUR NUMBER?

SEE PAGE II. OF COVER.

Ideal accompaniments of ROSS. No. 1.

A capital "serve" is

ROSS'S *Belfast Dry Ginger Ale*

Before a game—in a game—after a game—there's nothing else quite so sparkling, so fresh, so pure, so thirst-quenching, and so delicious as "Ross."

It is the drink you should make a point of having, because its stimulating, brain-clearing qualities will keep you alert—a stimulant without re-action.

"Ross" is typically "home-made." The third generation of "Ross's" is making "Ross" just exactly as the first did.

With a slice of lemon "Ross" is most delicious.

W. A. Ross & Sons, Ltd.
Belfast.
London: 6 Colonial Avenue, Minories, E.
(Wholesale only.)
Glasgow: 38 York Street.
(Wholesale only.)

THE DRAMA OF TO-DAY.

By M. CLEMENT SCOTT.

"THE GIRL WHO COULDN'T LIE."

I don't want to be unkind, but the new play at the Criterion Theatre is not going to set the Thames on fire. Mr. Keble Howard's theme of telling the truth at any cost has been done so brilliantly before, principally by Gilbert, in his inimitably witty blank verse comedy, "The Palace of Truth." But Mr. Howard insists on Pauline delivering lengthy lectures and homilies to everyone she meets with the inevitable result that she gets turned out of house after house, and eventually has to again seek the shelter of her own once despised home, worn out with her eternal naggings and preachings. She's a downright bore is "The Girl Who Couldn't Lie," and for preference I should choose someone utterly oblivious of the truth, if I wanted to pass a peaceful existence, for Pauline's unlimited ideas of reforming the world by telling people what *she* thinks of them are absolute nerve breakers, and you long to get on the stage and give the girl a jolly good shaking—for she is nothing more than a tedious, priggish, objectionably irritating person whom no living soul would tolerate for an instant. Give me Charles Hawtrey, who "lies like truth," and doesn't pretend to be a swank moralist clothed in the raiment of deliberate rudeness and reprehensible audacity.

VALUE OF THE CINEMATOGRAPH.

Mr. Edison is a little behindhand in pointing out to the public the valuable properties attained by the cinematograph invention. JOHN BULL did this ages ago, and explained what use the picture shows could be in schools in *this* country, and also stated that for several years America had adopted these means of teaching pupils by giving demonstrations of "living pictures" on screens in the college rooms not only of historical events, but of everything interesting to the mind, and thereby making work a pleasure instead of one long plod.

THE ACTORS' ORPHANAGE.

I hear groans and moans about the heaviness of the work and worry over the getting up of the Actors' Orphanage Bazaar, which was held in the Botanical Gardens last Tuesday. *What about the stupendous undertaking of founding the fund?* What about the huge fete organised by Mrs. Charles L. Carson and Mrs. Clement Scott, which lasted for three days and realised the splendid sum of two thousand pounds after all expenses were paid, *and by which solid foundation this thriving charity has since flourished?*

Summit 60 stands out from the crowd.

It is the hot weather collar for the carefully dressed man. ¶ Low enough in front for comfort it has sufficient depth at the back to show above the coat collar, while the wide graceful sweep to the front gives ample room for a generous cravat.

QUARTER SIZES—4 sizes to the inch—from 14 to 18 inches. Sample collar and the booklet 6½d. post free.

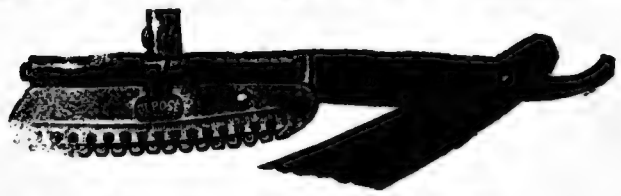
6 *for* 3/-

Please apply to 28 Nicholl Square, E.C.

Austin Reed Ltd
13 FENCHURCH STREET
Four Shops: 5 SAINT MARY AXE
157a CHEAPSIDE·E·C·
113 REGENT STREET·W.

YOU CANNOT even for a Guinea **BUY ANYTHING BETTER,** finer, more reliable and as marvellously simple and practical as Arbenz's celebrated, **fully warranted**

GENUINE SAFETY RAZOR,



which the Manufacturer and Patentee,
J. ARBENZ, Birmingham (Estab. 1873),
supplies through dealers or direct, from 7/6 upwards, on 30 days' trial terms.
Lists, with full particulars and Testimonials, free.

Do You Know

that our dainty little Camera, the "Ensignette," fits the Vest Pocket? It takes wonderful little pictures, 2¼ by 1¼ inches, perfect in definition, and capable of being enlarged easily to Post Card size. This miniature Camera has Rapid Achromatic Lens and is available complete in dust-proof limp leather pocket-case, with book of instructions at the remarkable price of **30/-**

Films a spool of six exposures 10d | Write for photographic lists. | Carriage Paid in British Isles.

Selfridge & Co., Ltd.,
Oxford Street, London, W.

BE SURE TO LOOK AT THE OUTSIDE BACK COVER.

MOLASSINE DOG and PUPPY CAKES
ARE QUITE DIFFERENT FROM ALL OTHERS.
They aid digestion. Keep dogs healthy and their coats and skins in fine condition.
Eradicate worms and all internal parasites.
THE ONLY FOODS THAT DOGS NEED.
FREE FROM DRUGS OR MEDICAMENTS OF ANY KIND.
Write for free samples to;
THE MOLASSINE CO., GREENWICH, S.E. (City Office:—28, Mark Lane, London, E.C.)

BULL'S EYES.

Notes of Interrogation:—

Aren't the Lords making Home Rule the "exception"?

Isn't the Insurance Bill a "risky" measure?

Is it truly a "Common" Council?

What does Mr. McKenna think of "The Declaration of Lord Charles Beresford"?

Is the payment of members to be in "promissory" notes?

Haven't shipowners got their own way of spelling "Hull" just now?

Isn't Germany taking "French leave" respecting Morocco?

How do the judges like being condemned?

Are they calling him "Peer" Hardie now?

Hasn't King Manuel still an "outsider's" chance for the Coronation Stakes?

Are they sure about the *colour* of "The Green Elephant" at the Comedy Theatre?

The discovery that the mammoth warship is a mistake provides the comforting reflection that the Admiralty will make smaller mistakes in future.

A hen at Dovercourt has laid an egg weighing four and a half ounces. Dovercourt *is* so bracing.

In a recent breach of promise case the defendant said he broke off the engagement because the plaintiff could not cook. But she has done him brown.

A Mr. Wicks has seen four Coronations—and a number of people snuffed out, too.

During a recent week, only one death took place at Yarmouth out of a population of 56,000. The herrings seem good for the souls.

The Lord Mayor did not relish his night at sea. We thought he was fond of the water.

Five American Society women recently competed in a race—all dressed as jockeys. A course amusement.

It was unfortunate that our regular summer weather began at Coronation time.

"If I could not play better music than those people, I would eat all their instruments," said a man when charged with assaulting a park policeman. Perhaps he had already swallowed a bass-soon.

The American Tobacco Trust is to be dissolved. We suppose it was the only solution.

"Kings cannot impose on me," says G. B. Shaw. Of course, he knows all about royalties.

"Tariff Reform Means the Winner," says the *Express*. At present, the "outsider" gets in easily.

"Chalky water has a beneficial influence on health," says Dr. Percy Lewis. We hope severe critics of London milk feel properly ashamed.

Two women have been mobbed in Vienna for wearing enormous hats. The fault was on their own heads.

The offer of £1,000 for the best mining lamp is, and is not, a light reward.

"The Married Woman" is the name of a new play. The husband, we presume, plays a small part in it.

"There is no sex in brains," says Mrs. Alec Tweedie. No, but you "miss" them in some people.

"Clock that Cannot go Wrong," reads a headline. Purchasers should lose no time in getting it.

The workhouse inmate discovered smoking sawdust knows what it is to "pine" for tobacco.

Making love and making a fortune are two things you can't do at the same time.

Free Holiday Voting Coupon.

(For particulars see page 121.)

Please register my vote on behalf of—

.....

.....

(Fill in here the name and address of any person for whom you are voting.)

.....

.....

(Readers may vote for themselves if they wish.)

A Clergyman

Nervous Collapse, Brain Fag, Neuralgia—

For *getting things done*, making things *go*, the invigorating stimulus of Phosferine cannot be equalled, says the Rev. A. H. Field. Fully aware that as a clergyman he is *bound* to make *sure* of the accuracy of his estimation of Phosferine, this gentleman states that, distinct from other cases, he has *verified* and *tested* the efficacy of the tonic *himself*. It was Phosferine, and Phosferine alone, he says, which raised him from the nervous collapse, remedied the brain-fag and neuralgia which held down his efforts and arrested his plans over a lengthy period. Since taking Phosferine he is entirely free from nervous distresses, and can put his whole heart and energies into his work, and, indeed, such is his activity that he has roused many helpers to his cause. Experience has taught the Rev. A. H. Field that numbers of people do not realise their languor and half-hearted efforts are due to *lack of nerve force*, and he believes they will quicker appreciate the efficacy of Phosferine by learning of his own recovery.

Have No Existence Now.

Rev. A. H. Field, 336, Brettenham Road, Walthamstow, writes: "It gives me much pleasure to testify to the beneficial effects of Phosferine in many cases of nervous disorder, where I have advised the use of your tonic. Some four years ago I myself had a nervous breakdown, and a friend advised Phosferine. I took his advice, and I speedily found that I had acted wisely, for the neuralgic pains and the mental weariness soon took flight, and I was thoroughly braced up. Recently some members of my church, at my suggestion, tried the remedy, and were quite satisfied with the beneficial results. I have advised its use now for nearly four years, and in no case has it yet proved a failure. When one thinks of the great number of so-called nerve remedies, it is satisfactory to find at least *one* upon which reliance can be placed. I wish your Phosferine every success. Often when preaching away, I have noticed Phosferine finds a place in the village homes."—May 12, 1911.

PHOSFERINE

THE GREATEST OF ALL TONICS.

A PROVEN REMEDY FOR

Neuralgia	Premature Decay	Anæmia
Rheumatism	Maternity Weakness	Malaria
Brain-fag	Nervous Headaches	Sleeplessness
Indigestion	Sciatica	Nervousness

and all disorders consequent upon a reduced state of the nervous system.

THE ROYAL TONIC.

Phosferine has been supplied by Royal Commands

To the Royal Family
H.I.M. the Dowager Empress of Russia
H.M. the Queen of Roumania
H.M. the King of Greece
H.M. the King of Spain
The Imperial Family of China

And the Principal Royalty and Aristocracy throughout the World.

The 2/9 size contains nearly four times the 1/1½ size.

LEMONS MAKE THE COOLEST DRINK

The choicest lemons the world produces are used in making Eiffel Tower Lemonade—that is why it is such a healthful, cooling and refreshing drink during the heat of Summer.

TRY A BOTTLE TO-DAY.

Sold in 4½d., 1/- and 2/6 sizes.

As supplied to the House of Commons.

Eiffel Tower Lemonade

JUNON BUST DEVELOPER.

is a wonderful preparation that really does develop the bust.

Simple in its use and action—one can carry out the treatment in one's own private room—without trouble or inconvenience of any kind.

Its low price places a perfect development within the reach of all, and any woman who has hitherto been secretly worried about her shrunken and unhealthy appearance should commence this treatment at once.

Send **5/6** and this new and unfailing preparation will be mailed you by return, post free, in plain and sealed wrapper.

Junon's Bust Developer is prepared only by the Proprietors and is GUARANTEED HARMLESS.

JUNON Hair TONIC

Restores gloss and Brilliancy—stops hair falling—nourishes and strengthens the roots—removes dandruff—positively makes the hair grow—is a beneficial and pleasant dressing for daily use.

Recommended for use in conjunction with JUNON Hair Stains. Two kinds: Greasy for dry and brittle hair; Non-greasy for greasy hair.

Post **1/- & 2/6** Free

Securely packed in plain package.

JUNON Hair STAIN

This is the only permanent and really satisfactory one-solution hair stain—absolutely harmless—perfectly natural tints—easily applied in one operation—defies detection—does not stain the skin.

In Eight Standard Shades:— Black, Dark Brown, Medium Brown, Chestnut, Golden Chestnut, Light Golden Chestnut, Golden, Light Golden.

Post **1/- & 2/9** Free

Securely packed in plain package.

JUNON Ltd., Marsham St., Westminster, S.W.

J.E. & CO.

THE GRAVES 'LUDGATE' SUIT

Wherever you live, our keen prices and easy terms are for YOU.

5/- WITH ORDER AND MONTHLY POSTAL PAYMENTS.

The Graves 'Ludgate' Suit

at 35/- is absolutely the very last word in popular priced tailoring perfection, and is distinguished by all the points which characterise thoroughly successful and satisfactory tailoring. It is skillfully cut, carefully tailored, and finished in every detail with perfect taste and in strict accordance with the prevailing fashion. All the most tasteful and attractive Patterns are now in stock. We deliver this stylish gentlemanly suit to approved orders for 5/- with order and Six Monthly Payments of 5/- through the post after delivery. If you are not entirely pleased with suit when delivered, we will instantly refund the whole of your money without a word of controversy. 2/- in the £ Discount Cash with Order.

A POSTCARD WILL DO IT

Write for Patterns To-day and we will send you per return mail the most attractive and interesting display of cloth samples ever exhibited at the price. All the standard makes will be sampled, including **Tweeds, Cheviots, Worsted Serges, Plain Black and Blue Vicunas,** and a splendid leading line in **Hard-wearing Yorkshire Suitings,** at **35/- & 42/-** It will greatly oblige us if you will compare the quality and value of our Suiting Samples with what you are accustomed to see elsewhere, and then judge for yourself.

DISTANCE IS NO OBJECT

We pay Carriage to every part of Great Britain, and no matter where you live you may avail yourself of our beneficial prices and Convenient System of Monthly Payments through the Post. It is important to bear in mind that the **Graves System of Business ensures satisfaction,** whether you pay Cash down, or avail yourself of our Convenient Terms, your order gets exactly the same care and attention. If it is your first order, or if we have tailored for you before, we shall do all in our power to give satisfaction and secure your future support.

SAY IF LIGHT OR DARK PATTERNS ARE PREFERRED.

J.G. GRAVES LTD

SHEFFIELD.

JOHN BULL'S LETTER BAG.

[THE EDITOR *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when referring to previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag." AND ONLY* THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPES ARE SENT FOR THE PURPOSE. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be sent in the first instance; if inspection of the originals is required, a request will be forwarded to that effect.*

ANONYMOUS CORRESPONDENCE is increasing steadily. In future, we will disregard any letter which is not duly authenticated, with name and address, which may be given in strict confidence.

FORWARDING LETTERS, ETC.—Our correspondence is growing so enormously that we have to discourage all idea of PUTTING OUR READERS INTO COMMUNICATION WITH ONE ANOTHER. *If the practice grew, we should want an extra staff of clerks, fresh offices, and Jim Crow to keep the peace.*

M. F. (Belgravia), apropos of our recent article on "*Telephone 'Excess' Calls*," says that although her house was locked up last year from July 22nd to September 15th, she received a bill from the Telephone Company for 5d. for August calls. When she remonstrated with them, stating that the house had been empty, and she had the key with her in France, the reply she received was that their meter had registered the amount, so she must pay, otherwise they would cut off the 'phone. As she could not do without a telephone she was obliged to pay for what she had never had.

G. A. O. (Westminster) kept a record of his *telephone calls*, and found that although the Company charged for 147 during May last, his office book showed that only 119 were incurred. He suggested to the Company that the difference was probably accounted for by the number of wrong connections made.

C. P. (Catford) tells us that last August she sent to *Harry May* (trading as *Norman & Co.*), of Birmingham, 4s. for a pair of boots for her little boy. As she could not get the boots she sent many letters, and, finally, on June 12th last, "Norman and Co." sent her a crossed cheque for 4s., together with a threatening letter, stating that if she "made any more untrue statements" they would have to commence an action against her. The poor woman—who had waited twelve months for her money, and had nearly spent the amount in postage stamps demanding its return—had some trouble in dealing with this crossed cheque, but finally got it changed by a friend—when it was returned by the bank dishonoured. And Harry May has been trying to persuade us, through the medium of his solicitor, that his business methods are quite above board!

E. E. (Richmond) writes in defence of the lady who was sentenced to death at Singapore for shooting a mine manager. He writes: "I cannot help feeling that a woman's honour is safer in the Southern States of America than under English law at Singapore. Southern lawlessness and lynching at least protect their women; our law forbids them even to protect themselves. Some future Gibbon—of Japan, perhaps—who writes of our decline and fall will note that at the moment when our Empire's capital, gorgeous in gold, was crowning its Emperor, and, mid flapping flags and yelling yeomen many a lighter lady lay lapped in luxury, this gallant girl-wife grieved in gaol, considered criminal by her country for holding her honour too high." However, since E. E. wrote the lady has been pardoned. "All's well that ends well."

MRS. L. H. (Nottingham) says the local parsons are horribly callous about *cruelty to animals*.

"DOCTOR," (Gloucester) wants to know of a good handbook giving information as to the formation of *private limited companies*.

A. C. (Ropley) says he used to print *the other* JOHN BULL quite fifty years ago, and therefore reads us now. There's logic for you.

"A BELFAST VICTIM" wants to know whether any progress is being made towards the realisation of the assets of the *Liberator Building Society*, which went into liquidation in 1892. We hope so.

C. G. L. (West Kilburn).—If people have gone about saying you are a thief, you can certainly have them up for *slander*, and ought to get thumping damages.

M. A. (Gateshead) quotes a statement from a Wesleyan Methodist magazine that *Dutch women put on as many as thirty petticoats* in order to welcome their husbands returning from the sea. This is surely carrying modesty to an extreme length. Or perhaps they wade out to meet them.

H. N. (Erith).—We fear that the offer of £20 *weekly* in the "Church Times" *for a gardener* may have been a misprint. If not, we should like to meet so generous an employer.

S. J. B. (Fleet).—Yes, fancy a patriotic paper describing *Mauritius* as a French colony!

W. M. (Birmingham).—We can well believe that there is no place called *Paradise* in your neighbourhood. Perhaps the gentleman really came from Hull.

"ONE OF THE JOHN BULL LEAGUE" says *sailors* are not permitted to consider their faces as their own property, but must either be clean *shaved or grow a full beard*.

W. L. (North Brixton) wants to know if the King knows what *wicked rents* his agents are asking in certain parts of London.

Continued on page 114.

ROMANO'S
399, STRAND.
The Paradise of all good gourmets.

NEW YORK COMMON SENSE

Our illustration gives an excellent idea of the ease, grace, and general sense of coolness which the American style produces.

Our relatives across the Atlantic are admittedly shrewd and resourceful, and their vogue in dress and fashion is inspired by pure common sense.

The loose flowing cut and design of the New York fashion gives ease and grace to the wearer.

We have for years specialised in the production of American and New York fashions, many of our customers having preferred this style of fashion for some time past.

It is particularly at this holiday period of the year when the New York cut is so valuable an inspiration, affording as it does, ease, grace, and comfort and the freedom of movement, so essential to those on holiday bent. To-day we are offering our London and English clients the identical New York fashion without extra charge.

GOLD MEDAL SUITS

To Measure

from 23/6 to 42/-

Even our lowest-priced Suit has been valued by clients at £3 : 3 : 0

Write for Booklet and Free Patterns.

We invite readers to write at once for our style booklet, showing all the latest New York fashions, and exactly what is being worn throughout the States and Canada. Together with this booklet is forwarded a selection of our latest Suitings, comprising all the newest weaves and makes from the leading looms of Great Britain.

Our Terms: Satisfaction guaranteed or money returned.

CURZON BROS., 60-62, City Rd., London, E.C.

West End Depot, First Floor Showrooms:
PEMBROKE HOUSE, 133 & 135, OXFORD ST., LONDON, W.

Those residing in London should call.

Exhibitors at the Festival of Empire, Crystal Palace, and at the Coronation Exhibition, White City.

TO H.M. THE KING

"Black & White" Whisky

Jas. Buchanan & Co., Ltd.,
Glasgow & London.

CORONATION EXHIBITION,

Great White City, **1s.** Shepherd's Bush, W.

The Empire's Wonders

Hundreds of Native Artisans at work amidst the picturesque Surroundings of their own countries. 150 Realistic Scenes. 60 acres of Beautiful Palaces. India, Ceylon, Burma, West Indies, Borneo, New Guinea, Hong Kong, East, West, and South Africa, Australia, New Zealand, Canada.

Open 11 a.m. to 11 p.m.

Admission 1s. Children 6d.

FARROW'S BANK LTD.

(Incorporated under the Joint Stock Companies' Acts).

THE PEOPLE'S BANK.

Authorised Share Capital - £500,000

BANKING FOR WOMEN.

Special Facilities Provided.

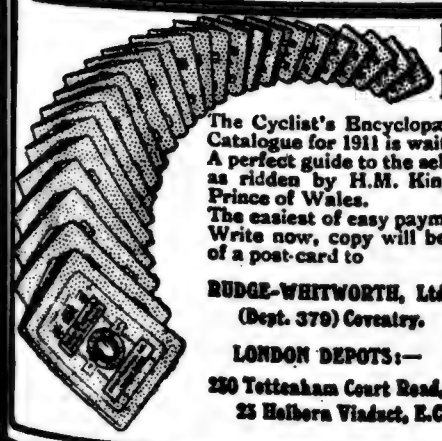
Free Illustrated Booklet.

HEAD OFFICE—

1, CHEAPSIDE, LONDON, E.C.

BRANCHES THROUGHOUT THE KINGDOM.

Rudge-Whitworth
Britain's Best Bicycle



FREE TO EVERY CYCLIST

The Cyclist's Encyclopædia—the Rudge-Whitworth Catalogue for 1911 is waiting for you.
A perfect guide to the selection of the perfect bicycle as ridden by H.M. King George and H.R.H. The Prince of Wales.
The easiest of easy payments.
Write now, copy will be sent, post free, on receipt of a post-card to

RUDGE-WHITWORTH, Ltd.
(Dept. 379) Coventry.

LONDON DEPOTS:—
230 Tottenham Court Road, W.
23 Holborn Viaduct, E.C.

BY APPOINTMENT TO H.M. KING GEORGE

ALL STOUT PERSONS should send for a Free Trial of the Fell Reducing Treatment. Reduces 7lb. a week without restrictions in diet. Harmless, sure. Enclose stamp to pay postage. Address—Fell Formula Association, 422, Century House, 205, Regent Street, London, W.

WANTED

MEN AND WOMEN with ability to originate, control and carry through.

Don't Stop at your present job! Whether you are earning £5 or 5/- a week you can quickly better your position by widening your knowledge and ability through the International Correspondence Schools. For instance, Student Joseph Williams writes:—

SHOW-CARD WRITING

"I enrolled for your Show-Card Writing Course and have received an advance in my salary of 25%. There are excellent prospects of my receiving a further advance shortly, and I am making an extra 15/- weekly in my spare time."

ELECTRICAL ENGINEER

Student Arthur Ring writes:—"It is with the highest respect I speak of the great assistance your complete Electrical Course has been to me in my fight for a living. There is *no* better Course open to young or old, who for want of time or cash cannot attend Training Schools."

INCREASED SALARY

Student J. C. Campbell writes:—"I have been a Student of the I.C.S. for 12 months. My Salary has increased 30% since I have been a Student of the I.C.S."

AND MANY OTHERS

Many other students in all fields of activity are "earning more money" by means of I.C.S. technical training at home. You can do the same in any field (over 180 Courses) without interruption of your present work or financial difficulty.

LET US REFER YOU TO SUCCESSFUL I.C.S. STUDENTS IN *YOUR* DISTRICT.

Write for free particulars of the I.C.S. Course in any career you wish to follow. It makes no difference whether you are following it now or not.

International Correspondence Schools, Ltd.,
Dept. 76/K, International Bdgs., Kingsway, London, W.C.

WINCARNIS

PROMOTES

a delicious increase of health that makes the whole body tingle with

NEW LIFE.

Even the first wineglassful creates a definite and substantial degree of

RENEWED HEALTH,

and each succeeding wineglassful promotes and maintains

INCREASED VIGOUR

that fortifies the body and enables you to resist illness and regain a wealth of glorious health.

TEST IT FREE!

A liberal trial bottle will be sent on receipt of the coupon below.

Coleman & Co., Ltd.,
W 44, Wincarnis Works,
Norwich.

Please send me a Free Bottle of "Wincarnis." I enclose three penny stamps to pay postage.

Name .....

Address .....

J. B. July 15, '11. .....

J. E. B. (London, N.W.).—*If* we believed in infallible *racing-systems*, we should not trouble to run newspapers. You might as well expect us to use every soap we advertise.

"ODONTOBLAST" listened to the blandishments of canvassers from W. R. Howell and Co. (42, Theobald's Road), and signed a contract to take *etchings* and pay *by instalments*. His circumstances have now altered, but they refuse to take the etchings back unsoiled and call the bargain off. He is harried in the County Court and wants our advice. Alas! we can only suggest greater caution in future. If he had ordered in too many coals he would be in the same predicament, except that coals are more readily marketable than etchings.

J. A. (Glasgow).—Your friend seems to have behaved tactlessly—to put it mildly. As he pleaded guilty to *assaulting the priest*, we think he got off lightly with a fine of £5. If the priest was intruding, he could have been repelled politely without setting the whole neighbourhood in an uproar.

D. K. (Edinburgh) says that *religion and the Bible* are "the work of extremely crude stone age men," and that to accuse the Creator of being their author "proves the accuser as deficient of intelligence as a pound of raw tripe." He is also angry with "primeer Andy Frosher, who hung up the *affairs of Queensland* to come here to fawn." D. K. must really moderate his language.

W. C. H. (Cardiff) travelled with his wife to Australia and back on a *German liner* and found the 3rd class accommodation and fare left nothing to be desired.

N. H. (Luton) thinks the King should be *crowned by the civil*, not by the religious *authorities*, because Christ's kingdom is not of this world. Anyhow, we do not agree that the Church teaches "Satan is the God of this world."

A. C. T. (Aston).—You seem to forget the advice of the Holy Scriptures: "Give *strong drink* unto him that is ready to perish, and wine unto those that be of heavy hearts. Let him drink, and forget his poverty, and remember his misery no more." (Prov. xxxi. 6, 7.) "Drink thy wine with a merry heart." (Eccles. ix. 7.)

J. McK. (Edinburgh) says he has been robbed of 78 German marks by Valentine and Co., *lottery agents*, 36, Konigstrasse, Hamburg.

"MARINE" (London) asks if King George will *pardon deserters*. Well, we know how the War Office carried out the "free pardon" on the last occasion. If "Marine" surrenders he will be sent to the regiment in which he originally enlisted.

"LONDON CYCLIST" enquires whether the Government, when taking *Territorials* out for training, can legally make them defray the cost of their food. The answer is, No. When Territorials are ordered out to manœuvres Government rations are provided.

"OFFICERS' TRAINING CORPS" (Hereford) states that an Army Order was issued detailing one officer and 20 men from each Territorial Corps for *duty during the Coronation*. He says that the officer should have been a Lieutenant or Captain, but that as a matter of fact Commanding Officers were doing the duty themselves—because a medal will be issued! We must look up these Colonels.

"GASOMETER" (Newcastle) thinks it unfair that *Gas* companies should only consent to test *meters* on condition that complainants pay for testers' time when meters are found to be accurate. He says, "The poor shopkeeper has to have his weights and measures tested every year, and the plumber has to have his taps and cisterns tested and stamped, so why should a big company get off in this manner?" Because it is a big company, we suppose.

W. B. (Chelsea) says boys in reformatories are better off than many outside, as they are not allowed to go to *boxing shows*. But we still labour under the delusion that the noble art of self-defence makes young fellows manly.

J. D. S. (Montrose), commenting upon our surprise that anyone should be so foolish as to start another *international language*, informs us that there are already forty of them in existence. That does not sound as if they had been very successful, does it?

C. E. L. (Newport) tells us some startling tales about *divining rods*, but ordinary conjurers often perform apparent miracles.

W. S. L. (Palmer's Green) draws our attention to an advertisement of "Shoes for modern toes," and wants to know the difference in the *shape of toes* since the time of Adam. Surely the wearing of foot-gear must have had its influence during all that time.

"A READER" (Cricklewood) deprecates the system of printing nothing but *figures on* certain *'bus-tickets*. He thinks one numbered from 10 to 1 was intended to indicate the odds against his reaching his distination. Ha!

E. A. M. (Islington) thinks health inspectors ought to be more vigilant in restraining the sale of *rotten meat*.

"THREE CARD TRICK" has just come to the conclusion that his namesake is "nothing but a damned fraud." He wants to know how it is done, but would it be fair to tell?

E. W. T. (Bury St. Edmunds) informs us that *crossed postal orders* are safe and that any tradesman will cash them. In the latter case, they are not safe. Besides, it is not everyone who knows a tradesman well enough to ask a favour. What is he to do if he has no banker?

A WAITRESS, who gives her name in confidence, asks if the *proprietor* of luncheon rooms is *entitled to confiscate tips given by customers*. We suppose that is a matter for arrangement, but customers would soon stop tipping if they thought they were only contributing to the coffers of the proprietor.

H. B. (Rochester) joined the *correspondence classes of King's College, London*, and paid £2 8s. for twenty weeks' tuition, but found great irregularity in the return of his work. When he complained, the authorities replied that they "thought he was ill," though they had no possible excuse for thinking anything of the kind.

D. U. Brixton).—We certainly never heard of Mr. Chamberlain going out to South Africa during the Boer war.

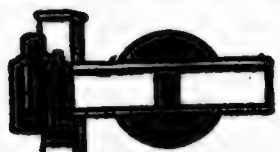
C. D. W. (Brighton).—It was certainly clever of the gentleman to make *rapid strides towards recovery while* he was still *on crutches*.

W. H. W. (Ipswich).—We do not know why the fact of your being one of twenty-one children should make it remarkable that you still possess all your *teeth*. Perhaps you do not eat nuts.

[We regret we are obliged to hold over a large number of replies.]

NORFOLK BROADS HOLIDAYS.

Inexpensive, ideal. We have over 300 Yachts, Wherries for hire on the Broads, Burnham, Thames, Dutch Canals. Illustrated List, 184 pages, postage 2d., H. Blake's Yachting Co., 10, Basinghall Street, London, E.C.



Is the Signal against YOU?

SPERMINUM

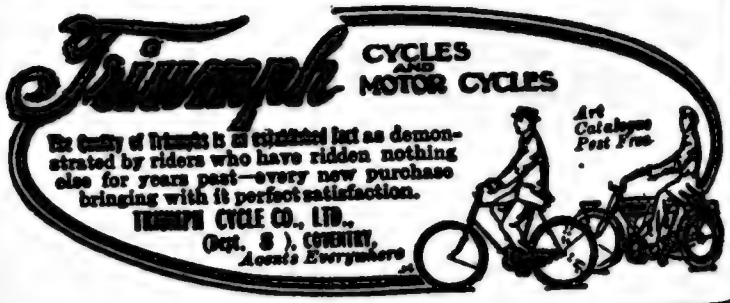
is the natural source of health and vital strength isolated and purified from organic bases. In the form of the Essence Spermin acts as a **Reviver of Vital Energy** and so stimulates healthy body juices which resist disease and retard vital decline. **Nervous Breakdown, Fatigue from Over-work, and Mental and Physical Exhaustion,** brought about by **Over-indulgence in Athletics** will find a corrective in Poehl's Spermin Essence. It is of special **Curative Value in all disorders of the Blood, the Nerves, and the Heart.**

Sold in original bottles, under the warranty of the ORGANO-THERAPEUTIC INSTITUTE of Professor VON POEHL & SONS, by all Chemists, at 2/6 per bottle.

Address for free literature—

(Dept. E).

A. & M. ZIMMERMANN
3 Lloyds Avenue LONDON E.C.


Triumph
CYCLES AND MOTOR CYCLES
Art Catalogue Post Free.
The Quality of Triumphs is an established fact as demonstrated by riders who have ridden nothing else for years past—every new purchase bringing with it perfect satisfaction.
TRIUMPH CYCLE CO., LTD.,
(Dept. S), COVENTRY.
Agents Everywhere

WHY PAY SHOP PRICES?

BEDSTEADS!

Newest patterns in Metal and Wood of every description. Bedding, Wire Mattresses, Cots, Chair Beds, &c. Furniture—Bedrooms and General. *All goods sent direct from factory to home, saving middle profits.* Send post-card to-day for Illustrated Price Lists (post free). I allow discount for cash, or supply goods payable in monthly instalments, or in any way that will suit you. Established 22 years. CHARLES RILEY, (Desk B), ICENI St., BIRMINGHAM.

Please mention JOHN BULL when writing for lists.

F. SLOAN, RACING EXPERT,

ARGYLE CHAMBERS,
106, CHARING CROSS ROAD,
LONDON, W.

I SENT

	won at		won at
ROCHESTER,	100-8.	MY COLLAR,	100-8
CATRAIL,	100-6.	MOSCATO,	100-6
MELEAGER.	20-1.	STUDIO,	20-1.
SWYNFORD,	3-1.	DANDYPRAT,	3-1.
GIRL OF THE WEST,	5-4.	ASSAYER,	3-1.

And 26 Winners at good prices.

These marvellous results only can be obtained by my unique system.

32 WINNERS — 38 LOSERS.

£1 on each horse shows a profit of £146-17-0 this season. According to my System, Punters won £711-4-0 last year. Full Particulars showing past results free to all readers mentioning "John Bull."

Clients remitting 20/- will receive my two one-horse Selections (separate races) sent each day. If less than 3 winners given in 1 week, next week's wires sent free.

F. SLOAN, Argyle Chambers, 106, Charing Cross Road, W.C.

The one and only absolutely reliable means of winning—first, last and always!

UNERRING SUCCESS! SUSTAINED MERIT! PROVED RELIABILITY!

ALLEN'S DAILY SYSTEM WIRES!

AND

ALLEN'S GREAT METHOD OF INVESTMENT!!!

(COPYRIGHT ENTD. STATIONERS' HALL.)

ASTOUNDING!

You can start with a capital of only

£3!

Thousands started with NO MORE and yet NEVER LOOKED BACK!!! PROFITS FREQUENTLY EXCEED

£10

DAILY! EVERYONE CAN MAKE A FORTUNE WITHOUT FAIL!!

BUT INDISPUTABLE!

Racing rendered a source of lucrative income!

Commence now for the Summer Season!!

EVERYONE CAN WIN A FORTUNE!

My Daily System Wires have brought Racing within the pale of sound, safe and easy daily investments producing with infallible and highly lucrative regularity

A Sensationally Astounding Consistency of Winning Selections.

ENABLING EVERY SINGLE ONE OF MY CLIENTS TO RAISE AN ABSOLUTELY PRODIGIOUS INCOME, while the method of Investment insures a perfect elimination of any risk whatever and

Renders Losing an absolutely unconditional impossibility!!!

The overwhelming volume of testimony which daily reaches me from all quarters CORROBORATES THE UNIMPEACHABLE RELIABILITY OF MY DAILY ADVICE!

MY CLIENTS ALL PROGRESS FROM SUCCESS TO SUCCESS! EVERYONE SUCCESSFUL RIGHT FROM THE VERY START! EACH CLIENT WINS PROMPTLY, REGULARLY AND PROGRESSIVELY!

Thousands of keen Sportsmen acknowledge my Supremacy!

THE NEW WAY!

The only remunerative and business like way of operating on the Turf, suited to the means of the smallest investor, is by means of my "Daily System Wires." If you once adopt these System Wires, you will make money with INDISPUTABLE CERTAINTY!

THE SURE WAY.

A REGULAR INCOME ASSURED!

I absolutely assure you a regular income each season without fail. If you can find I do not carry out this assurance to the letter I will, without fail,

REFUND YOUR MONEY IN FULL!!!

"Here are actual quotations from clients' letters of congratulation:—"4 wires—3 winners." "9 wires—8 winners." "17 wires—15 winners." "24 wires—17 winners." "11 wires—10 winners." Etc., etc., etc.!!!

Winners absolutely in super-abundance!

Now is a favourable opportunity to start!

There is no looking back!
No missing the mark!

START TO-DAY WITH MY SYSTEM WIRES & METHODS & WIN A SURE FORTUNE!

RACING ON INVINCIBLE LINES ENTIRELY WITHOUT RISK OF LOSS PROCEEDING BY DAILY STAGES FROM SUCCESS TO SUCCESS!!!

THERE IS NO LIMIT TO YOUR WINNINGS.

Over and over again Clients have found that

£3 FREQUENTLY BECOMES £300

in a matter of merely a few days!!!

LET ME RAISE UP A REGULAR INCOME FOR YOU FROM TO-DAY ONWARDS!!!

THE ELEMENTS OF SUCCESS COMBINED AND OF

SUCCESS

ALONE, without parallel in the annals of the Turf!!!

UNERRING PRECISION

is the keynote of my Daily Service of System Wires! You open business with me—you win and win and win! Your progress is clearly defined from the very start, and once you adopt my System Wires and Method—**you just succeed!!!**

IT IS WITHIN YOUR POWER TO WIN REGULARLY—PROGRESSIVELY, TOO!

There is No Limit to Your Score for Money Making!!!

FREE! — FREE! — FREE!

The Great "Allen" Book

Containing a 52-page full descriptive account of my unique business, and every possible proof, explanation, &c. Also many verifiable testimonials, press recommendations' &c., &c. Also **My Selections for 1909, 1910 and 1911, constituting an absolutely unparalleled record of successes!!**

Send your name and address, and write the words "John Bull" on a postcard, and on receipt my great free book will be sent you in **Plain Sealed Envelope.**

MY METHOD IS SENT FREE TO EVERY CLIENT!!!

WITH MY SYSTEM WIRES YOUR PROFITS ARE TO BE DEPENDED UPON!!!

Nothing in the Annals of the Turf Compares with these Supreme

WINNER-FINDING DAILY SYSTEM ADVICES.

Constitutes the Most Astounding Money-Winning Advice on the Turf To-day

MAKE A SUCCESSFUL START AT ONCE!!!

YOU CAN BUILD YOURSELF A FORTUNE!!!

C. ALLEN, Professional Backer.

AVENUE CHAMBERS, VERNON PLACE, LONDON, W.C.

Telephone 15227 Central. Telegrams, "Reglincom, London."

RACING NOTES.

By W. Lotinga.
("*Double U. L.*" of Lotinga's Weekly and "*Magpie*" of The Globe.)

S.A. Handicaps.

The Durban Turf Club Handicap of £1,600, which is run for at their Great "Winter" Meeting, on June 14th, has been won the last four years, besides many seasons previously, by imported English horses. Sir Caulin took it twelve months ago, preceded by King's Favourite, and prior to that by Corriecrian, who won it twice. The highest weight ever carried in this race was by Campananjo, a horse which used to be trained here by Johnny Osborne, and 15 years ago won the Durban Handicap under 10st. 4lb. in one season, and with 10st. 5lb. up the next year, while the minimum weight ever won under was that carried by Nymagee, who only had 6st. on his five-year-old back seven years ago, so that the range of weights runs over 4st.

Prophetic.

Newmarket's conclusion to-day (Thursday) ought to give a victory to First Flight in the Bury Handicap, whilst the Northumberland Plate form suggests on this severe course, which needs a real stayer, that Kilbroney or Cardinal Beaufort will win the Summer Handicap. There is not much in it between them, and without doubt the Cardinal was not backed so heavily at Newcastle without having been tried good enough to win it.

At Sandown I must plump emphatically for

Lemberg

to win the Eclipse Stakes, for although he has never been a stayer, he will get the mile and a quarter here, whilst between two terrible bogey animals, Sealed Orders and Black Sea, rests the Victoria Welter, and both will be at an outrageously long price. Another somewhat bogey performer, Syce (or Sunflower II.), ought to win the Surbiton Handicap, whilst Saturday's best things are William Penn, if he runs in the July Selling Plate, and the Imperious colt, quite in his element amongst mere platers in the Surrey Handicap.

THE OPEN ROAD.

A REMARKABLE BOOK on "SYSTEMS," written by a retired Signalman. This handsomely illustrated Book will show you how you may avoid Turf losses. It will prove to you the advantages of Systematic Investments. How the writer in the long night hour in the Signal Box discovered a System which has won him a fortune. It will not only show you how this fortune has been made, but will show you how you may do the same. No need for you to delay. The Book is free for stamped address.

Write now to "PLAYFAIR," Radford Rd. Leamington Spa.

TRUTH, April 27th, 1910, says:—

". . . I have never had any reason to doubt his readiness and ability to meet his engagements."

BERT FRY, BALE 2 SWITZERLAND.

DON'T OPEN A DEPOSIT ACCOUNT UNLESS CONVENIENT. Send 1s. up to £2, and your commissions are executed at S.P. if post-marked before 1 p.m. DAY OF RACE. NO LIMIT. PLACE BETTING 1, 2, if only five runners. PLACE BETTING whether odds on favourite or not.

TEST IT FREE. We have the genuine "copyright" of the **GREAT AMERICAN WINNING PLAN.** (Beware of imitators wiring 2 horses for one race.) **Begin at once by yourself. No Assistance. No Wires, etc. One horse a day, named before racing, for one race a day only. Level Stakes only.** With but a pound or two capital £15 or more can be made easily weekly. Full **Working Results** sent for stamped address. We have been praised by the "Sporting Life," "L.L. of the "People," "John Bull," etc. The Racing Stud, High Road, Turnham Green, W.

A. H. WESTWOOD,
BASLE, SWITZERLAND.
(late of Middelburg, Holland).

NO LIMIT. ANY FEASIBLE SYSTEM UNDERTAKEN, and NO COMMISSION CHARGED.

If you would like £100 to 1/- or £2,000 to £1 write for particulars of his offer in connection with the CESAREWITCH & CAMBRIDGESHIRE.

"The Little Blue Book," which contains his rules will be sent post free on receipt of application.

"Know with whom you Bet."

Feeling that it is most desirable for every client to know something of the man to whom he entrusts his business,

CHARLES VILLIERS CHAPMAN
("PAUL COVERDALE")

Will be pleased to forward on application a copy of his new Illustrated Booklet, containing the fullest particulars of his business and establishment, the largest, handsomest, and most up-to-date premises of any Turf Accountant in Europe.

The particulars are taken from an interview published recently in one of the leading weekly newspapers, while the illustrations are from photographs specially taken of the various departments of the offices at Maddox Street.

NO LIMIT. NO COMMISSION.
BOOKS NOW OPEN ON
The Stewards' Cup, Liverpool Cup, and all future Events.
DOUBLE EVENTS A SPECIALTY.

If you want to invest £1 or £100 on a horse, see that you select a Turf Accountant from whom you can obtain the most advantageous terms, together with unquestionable security.

THE CARDINAL FEATURES OF Liberal Terms, Straightforward Treatment, Unquestionable Security, and the Strictest Privacy characterise all transactions with Charles Villiers Chapman.

SPORTSMAN—
"Mr. Paul Coverdale . . . feature is No Limit."

JOHN BULL—
"One of the leading and most responsible Turf Accountants of the day."

MORNING ADVERTISER—
"One of the largest operators of the present day."

EVENING TIMES—
"One of the leading operators in London."

WINNING POST—
"One of the largest operators on the Turf of the present day, who has built up a huge clientele by his liberal terms and his fairness."

ILLUSTRATED SPORTING AND DRAMATIC NEWS—
"One of the largest and most spirited operators of the day."

LOTINGA'S WEEKLY—
"He is clearly doing a big and a genuine business."

WRITE TO-DAY FOR THE ILLUSTRATED REVIEW BOOKLET CONTAINING PHOTOGRAPHS OF THE OFFICES.

24-26, MADDOX STREET, LONDON, W.

Telegrams: "Repayable, London." *Telephones:* 890 Mayfair (10 lines).

WOULD YOU LIKE TO WIN AND RECEIVE PROMPTLY

£1,000 to £1, £10,000 to £10, or £100,000 to £100?

NOW IS YOUR CHANCE.

1,000 to 1 the "Double" Cesarewitch and Cambridgeshire to any amount.

AND if you WIN either amount you will be PAID.

Douglas Stuart

102-104, New Oxford Street, London, and Basle, Switzerland,

WHO PAID OUT £10,000 TO £10

on "Mercutio" and "Glenside" for Lincoln and National coupled, is open to receive Commissions for Any Amount at 1,000 to 1 against, for the Double Event, Cesarewitch and Cambridgeshire.

If you would secure

THE GREATEST TERMS IN THE WORLD. ABSOLUTE RELIABILITY. THE SIMPLEST RULES IN EXISTENCE.
THE LARGEST FACILITIES EVER OFFERED. THE STRICTEST PRIVACY. THE UTMOST ACCURACY.

If YOU want both LIBERALITY and SAFETY, open a

CREDIT ACCOUNT

THINK THESE POINTS OVER:—

1 ☞ **NO LIMIT. ANY RACE. 'WIN' OR 'PLACE.'** In Britain, Ireland, France or Belgium.

2 ☞ **PLACE COMMISSIONS** even when FAVOURITE starts ODDS ON.

3 ☞ **DOUGLAS STUART ORIGINATED** these world-famous terms, since PARTLY copied by others.

4 ☞ **INSTRUCTIONS RECEIVED** by Letter, 'Phone (Private Branch Exchanges), or "Wire."

5 ☞ **NO LIMIT TO PLACE PRICES,** even when favourite starts ODDS ON. He will pay 33 or 50 to 1 a "PLACE" if returned, even though YOUR Turf Accountant limits YOUR winnings to 2 to 1 on the same race. Examine YOUR book of rules at once; it may mean hundreds of pounds difference to YOU in a season.

6 ☞ **DOUGLAS STUART'S** cheques are "As Good as a Bank Note." They will be cashed on demand, over the counter, at 100 banks all over the Kingdom.

7 ☞ **PRIVACY.** You may transact your business under a "Nom de Plume," and your winning cheques will NOT bear the name of Douglas Stuart.

8 ☞ **£25** each way (or MORE by arrangement) may be wired from the Course, up to the actual time of "OFF," irrespective of the set time of the race.

9 ☞ **FUTURE EVENTS.** Fullest prices guaranteed as quoted by the "Sportsman."

10 ☞ **RELIABILITY.** What you win you will get. If £10,000 or even if £100,000. Douglas Stuart has not thought it necessary to state his "Bank Balance," which naturally varies, as he PAYS OUT large sums, but £10,000 paid "on Demand" speaks for itself.

11 ☞ **DOUGLAS STUART** was the FIRST Turf Accountant to safeguard the interests of Sportsmen preferring to do Deposit Business, by removing his entire establishment, "lock, stock, and barrel," from FLUSHING, to

BASLE, SWITZERLAND.

Sufficient Postal Address.

Send a Deposit to-day to Basle, Switzerland, and

Do your REGULAR DAILY "S.P." BUSINESS with the Firm Needed on the Continent, of whom "John Bull" said, "You will be safe in the hands of Douglas Stuart."

Books now open on St. Leger, Cesarewitch and Cambridgeshire—and all future events.

SYSTEM SPECIALIST *WITH NO COMMISSION.* | **MARKET PRICES GUARANTEED.** NO "PRICE UNOBTAINABLE" Circular ever issued.

WRITE TO-DAY FOR

CREDIT ACCOUNTS To 102, NEW OXFORD STREET, LONDON. | **DEPOSIT BUSINESS** BASLE, SWITZERLAND.

Special Note.—Every Letter respecting Deposit Business MUST be addressed to BASLE, only.

"EXCELDA" HANDKERCHIEFS

Two Gold Medals Awarded

A Special Fabric of Superior Quality

The "EXCELDA" Handkerchief is a perfect imitation of Silk, Superior in Quality, Pure White, and Dainty Designs. Sold by the Retail all over the Kingdom at one third the Cost of Silk or Linen.

When buying insist upon having the Genuine "EXCELDA."

[STEELE'S ADV. SERV.]

Printed and Published for the Proprietors (JOHN BULL, Ltd.) by ODHAMS LIMITED, 93 and 94, Long Acre, London, W.C.
Agents for South Africa: Central News Agency, Ltd.
Applications for Advertisement Space in "JOHN BULL" must be made to Messrs. ODHAMS LIMITED (Advertisement Department), 93 and 94, Long Acre, London, W.C. Telephone: Gerrard 2595.